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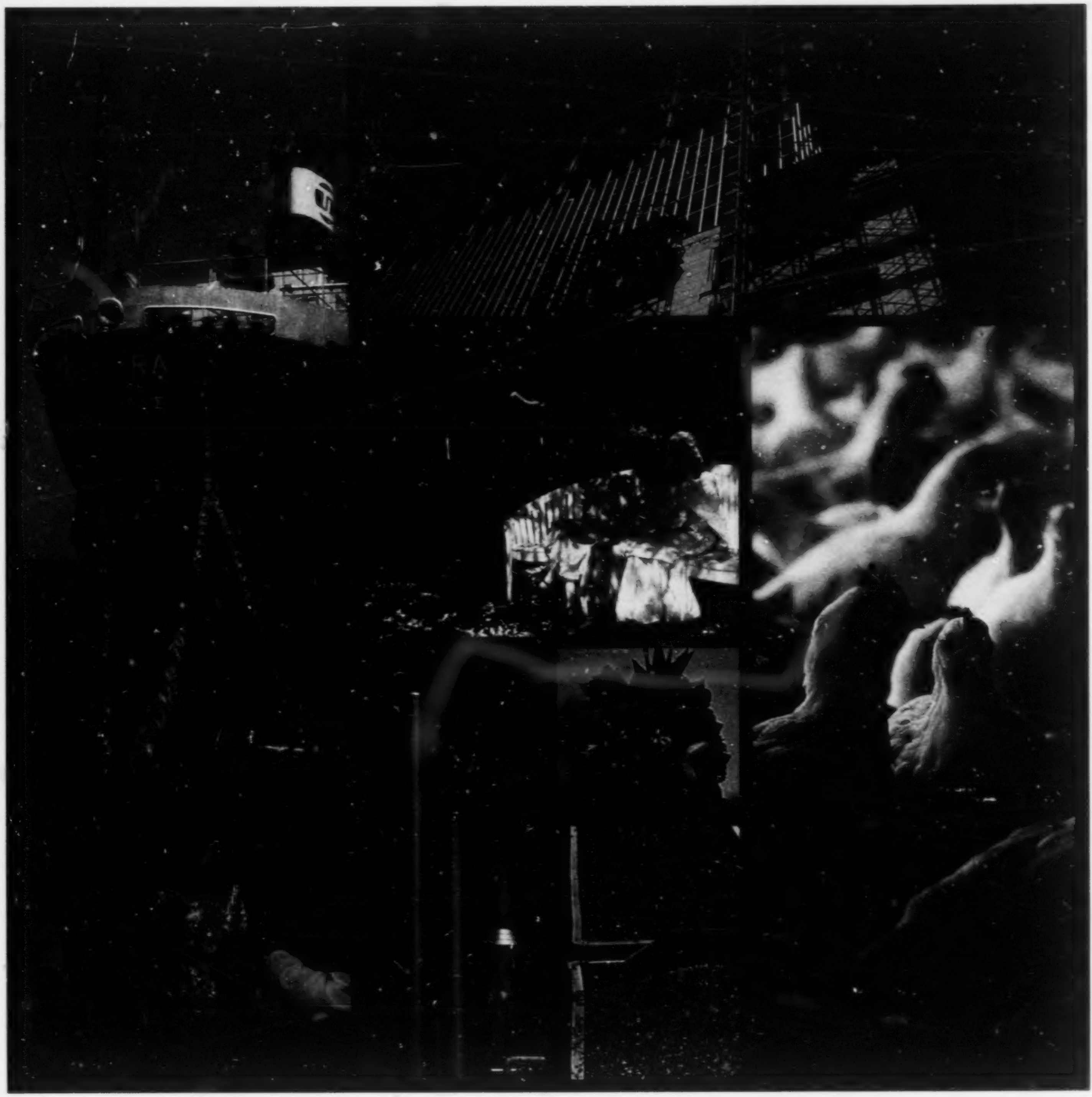
Delaware DataBook



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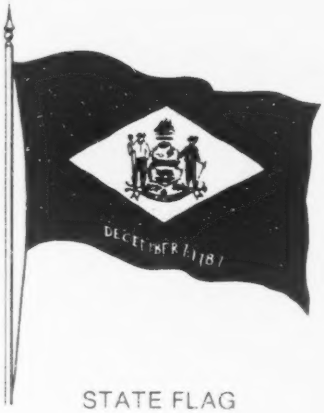


STATE FLAG

Dear Business Executive:

I would personally like to invite you and your employees to Delaware, a small State with big ideas and ambitious people.

The constantly improving business climate, together with an attractive and varied physical environment, provide the proper atmosphere for both business development and family life.

Among its many assets, Delaware offers a strategic location for easy access to national and world markets; a stable and healthy financial climate; modern transportation and communication facilities; an expanding and productive labor force; and a government responsive to the needs of industry.

We have further enhanced these attractive features by providing expanded business tax incentives, innovative financing opportunities, reductions in the State personal income tax rates, and a professionally staffed Development Office to work with you to make your transition to Delaware as smooth as possible. Furthermore, we are committed to additional tax reductions, more efficient public services, and improvements to the State's infrastructure. In short, we are working hard to insure that people can earn more in Delaware and keep more of what they earn.

The information contained in this 1985 Delaware Data Book documents these and many other attractive features. After reviewing it, I am sure that you will share our enthusiasm about "The First State."

Delaware is a place where business and the natural environment successfully coexist; a place where the benefits of each are recognized and appreciated. I invite you to become part of our community.

Very truly yours,

Michael N. Castle

Michael N. Castle
Governor

DELAWARE STATE
CHAMBER OF COMMERCE

William E. MacIntyre, Chairman
William C. Wyer, President

Dear Business Leader,

Other states talk about partnerships between government and business to promote economic development. In Delaware, we deliver!

This strong cooperative spirit between the public and private sectors generates new growth and greater opportunity in the First State. As a result, Delaware has enjoyed a healthy business climate, an expanding economy, and low unemployment.

A commitment to economic development at all levels -- the Governor's office, the Delaware Development office, the General Assembly -- is a top priority on the First State's agenda.

This commitment is a clear signal to business and industry that government leaders in Delaware believe in the free enterprise system and are promoting economic opportunities in Delaware.

During recent years, Delaware has taken dramatic strides in improving its business and economic climate by cutting personal income taxes, providing incentives for new and expanding industry, limiting government growth and providing a particularly favorable business climate for financial, insurance and manufacturing operations.

The Delaware State Chamber of Commerce has played an integral role in this commitment to economic development -- serving as a catalyst to bring together the needs and interests of the public and private sectors.

In Delaware we're committed to economic development -- and government and business working together to make Delaware a good place to do business, to work and to live.

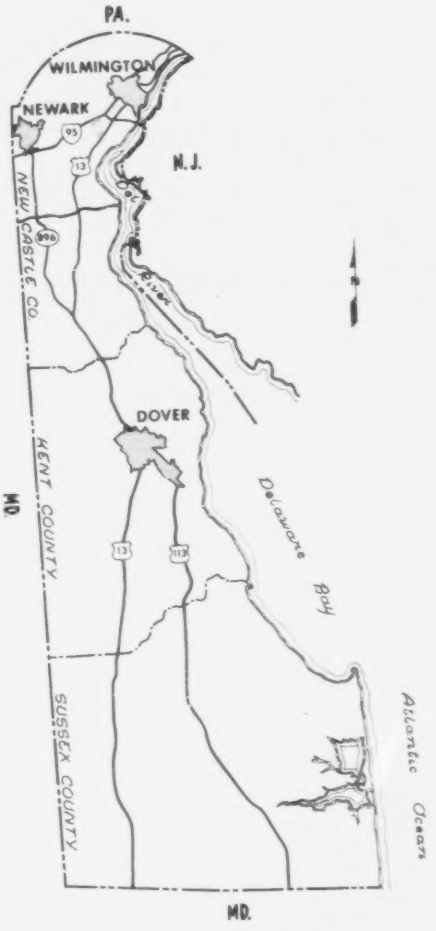
We hope you'll join our effort.

Sincerely,

William C. Wyer
President

One Commerce Center, Suite 200, Wilmington, Delaware 19801 (302) 655-7221 • Kent and Sussex 1-(800) 292-9507

DELAWARE SMALL WONDER



Delaware, located on the eastern seaboard of the United States, is bordered by the Atlantic Ocean and the Delaware Bay, as well as by the states of New Jersey, Pennsylvania and Maryland. With a land area of 1,982 square miles, Delaware ranks 49th in area among the 50 states.

Delaware's location affords easy access to the major metropolitan areas of the Northeast with both New York City and Washington, DC just an hour and a half away.

The State has three counties, New Castle, Kent, and Sussex. All of the cities and towns in the State are independent, incorporated municipalities. There are three major cities in the State: Wilmington, with a population of 70,000; Newark, the site of the University of Delaware with 26,000 people; and Dover, the State capital, with a population of 24,000.

The United States Census indicates Delaware is the fourth least populated state in the country, with approximately 613,000 people calling the First State their home. Yet only six other states are more densely populated. New Castle County is the most densely populated of the three counties. However, the population growth in the two southern counties has exceeded the national average.

Dominated by the chemical and automotive industries, manufacturing is the largest source of State employment and income. Financial services, tourism and trade are becoming increasingly important factors in the State's economy. The State's major tourist attractions include unique historic sites and museums, and miles of ocean beaches and bay shoreline.

Agriculture plays a vital part in the State economy, with poultry accounting for over two-thirds of agricultural receipts. Soybeans, corn and dairy products are also primary farm products, and one-half of the State's land acreage is used for farming.

Delaware's average income levels are quite high by national standards and personal income growth in the State has exceeded that of the average state for the past year.

The State has seven institutions of higher education, three of which are State-supported, including the University of Delaware, a nondenominational land grant college. Also State-supported are Delaware State College and Delaware Technical and Community College. There are also four private schools awarding post-secondary degrees.

The quality of Delaware's public education system is evidenced by the above average performance by Delaware students on the Scholastic Aptitude Test, and at all grade levels, on the California Achievement Test.

Delaware's high quality of life is not accompanied by a high price tag. Cost of living comparisons conducted by Runzheimer and Company as well as several other studies conducted by recognized experts indicate many of the costs associated with living and doing business in Delaware are far below those experienced in the neighboring states.

Delaware's economy has shown dramatic improvement in the past eight years, partially in response to stable fiscal policies, careful debt management, conservative spending programs, and personal income tax reductions. To help strengthen the State's economy further, the State has created the Delaware Development Office. This section describes these programs and their importance for business expansion and the role of the Development Office in pursuing this objective.

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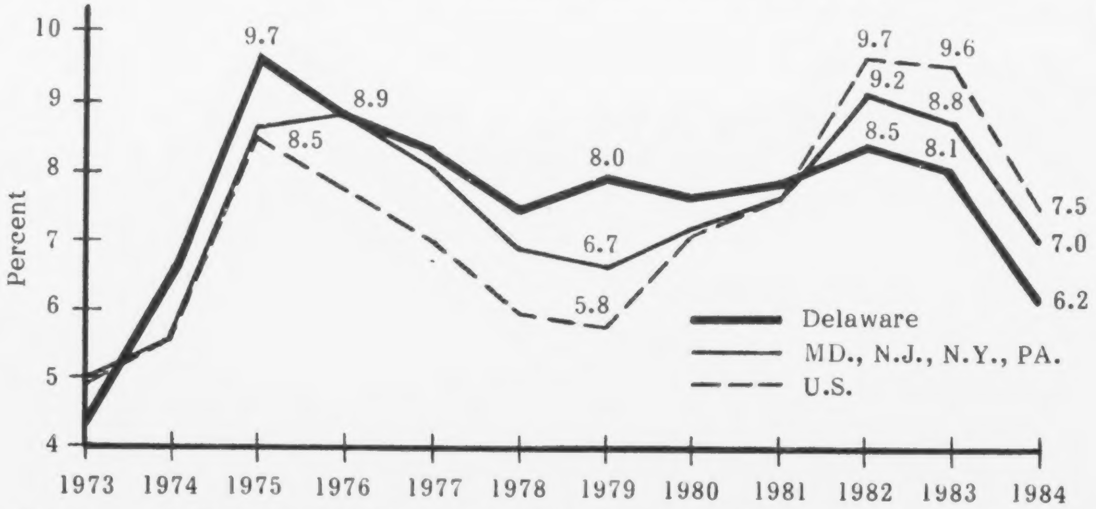
DELAWARE'S ECONOMIC IMPROVEMENT IN 1984 :

Partly in response to major improvements in State government's finances, private businesses have responded by adding investment and employment. Last year:

- Per capita personal income is now 7% higher than the national average, and personal income grew 20% faster than the national average.
- The number of firms incorporated in Delaware grew by over 2,000, to a total of 160,000, and includes more than half of the "Fortune 500" companies.
- Twelve financial institutions applied for or were granted charters in Delaware. These firms join sixteen other major financial institutions which have established Delaware operations since the passage of the Financial Center Development Act.
- General Fund revenue advanced by 12.8%, nearly twice the rate of growth in Fiscal Year 1983.
- Single-family housing starts increased 9% compared with a 1% decrease for the nation as a whole.
- Automobile production for the 1984 model year increased by 2%, following a 21% increase in 1983.
- The value of building construction contracts grew by 27% compared to a 12% growth rate for the nation as a whole. The value of commercial construction increased by 60% in Delaware and 23% for the nation as a whole.
- Inc. Magazine's fourth annual report on favorable climates for small business ranked Delaware 16th in the nation, an improvement of 33 positions in two years.
- Total tonnage moving through the Port of Wilmington increased approximately 29%. Container tonnage increased 45% and overall commodities increased by 17%.
- Employment within the State grew 5.8% compared with a national growth rate of 3.9%, and 4.1% for the region.
- Unemployment rates were more than a full percentage point below the U. S. average. The Delaware unemployment rate was 6.2% compared with the U. S. rate of 7.5%. The average unemployment rate of the other four states in the Mideast region was 7.0%.

Unemployment Below the National Average



Source: U.S. Department of Labor and Labor Departments of Del., Md., N.Y. and Pa., 2/85

THE STATE'S LARGEST EMPLOYERS INCLUDE :

Acme Markets - Retail groceries
Avon Products, Inc. - Cosmetics and jewelry
Bank of Delaware - Commercial banking
Beneficial Corporation - Holding company
Cargill Inc. - Poultry processor
Christiana Medical Center - Private, non-profit hospital complex
Chrysler Corporation - Automotive assembly
Country Pride Foods Limited - Food wholesalers
Delmarva Power & Light Company, Inc. - Electric and gas utility
Diamond State Telephone Company - Short-distance telecommunications
Draper Canning - Food processor
E. I. duPont de Nemours & Company, Inc. - Chemicals and energy; corporate headquarters
General Foods Corporation - Prepared foods
General Motors Corporation - Automotive assembly
Hercules, Incorporated - Corporate headquarters of chemical and aerospace manufacturing
ICI Americas Inc. - Pharmaceuticals and specialty chemicals
Insurance Company of North America - Property and casualty insurance
International Playtex, Inc. - Gloves, personal products, textiles
Mount Aire of Delaware - Food processor
Perdue Farms, Inc. - Broilers, feed and grains
Sears, Roebuck & Company - Retail chain
St. Francis Hospital - Hospital complex
Texaco Refining - Oil refiner
Vlasic, Inc. - Pickle processor
Wilmington Trust Company - Commercial banking

A STRONG STATE GOVERNMENT FINANCIAL POSITION :

Moody's Investor Service has indicated that Delaware and Alaska were the only two states to improve their financial strength during the recent recession. The following illustrates the progress that Delaware has made in the past few years toward economic health and the improved financial stability:

- Adoption of constitutional limits on appropriations which, in turn, have restricted the growth of State expenditures to less than the rate of inflation. See illustrative graph on the next page.

- Realization of cash surpluses in the operating budget for the last seven consecutive years.

- Establishment and full funding of a Budgetary Reserve Fund to insure against unexpected revenue losses.

- Adoption of a constitutional amendment requiring a 3/5 majority in both Houses of the General Assembly to increase existing State taxes or enact new taxes.

- Two reductions in State personal income tax rates including an average 10% reduction at all income levels in 1985 plus an additional reduction for taxpayers with taxable income of $50,000 or more.

- A decrease of long-term debt obligations relative to the size of the budget.

- Five upgradings of the State's bond ratings by Moody's Investors Service, Inc. and Standard and Poor's Corporation. Moody's current rating is Aa and Standard and Poor's current rating is AA.

- Financing the State pension fund under actuarily sound accounting procedures, increases the asset to liability funding ratio from 22.0% in 1976 to 57.0% in 1984.

- A cap on unemployment compensation benefits and an experience related restructuring of taxes to fund the program.

- Early repayment of the State's debt to the Federal Unemployment Trust Fund, thereby eliminating the 0.6% federal Unemployment Insurance Tax penalty on Delaware employers.

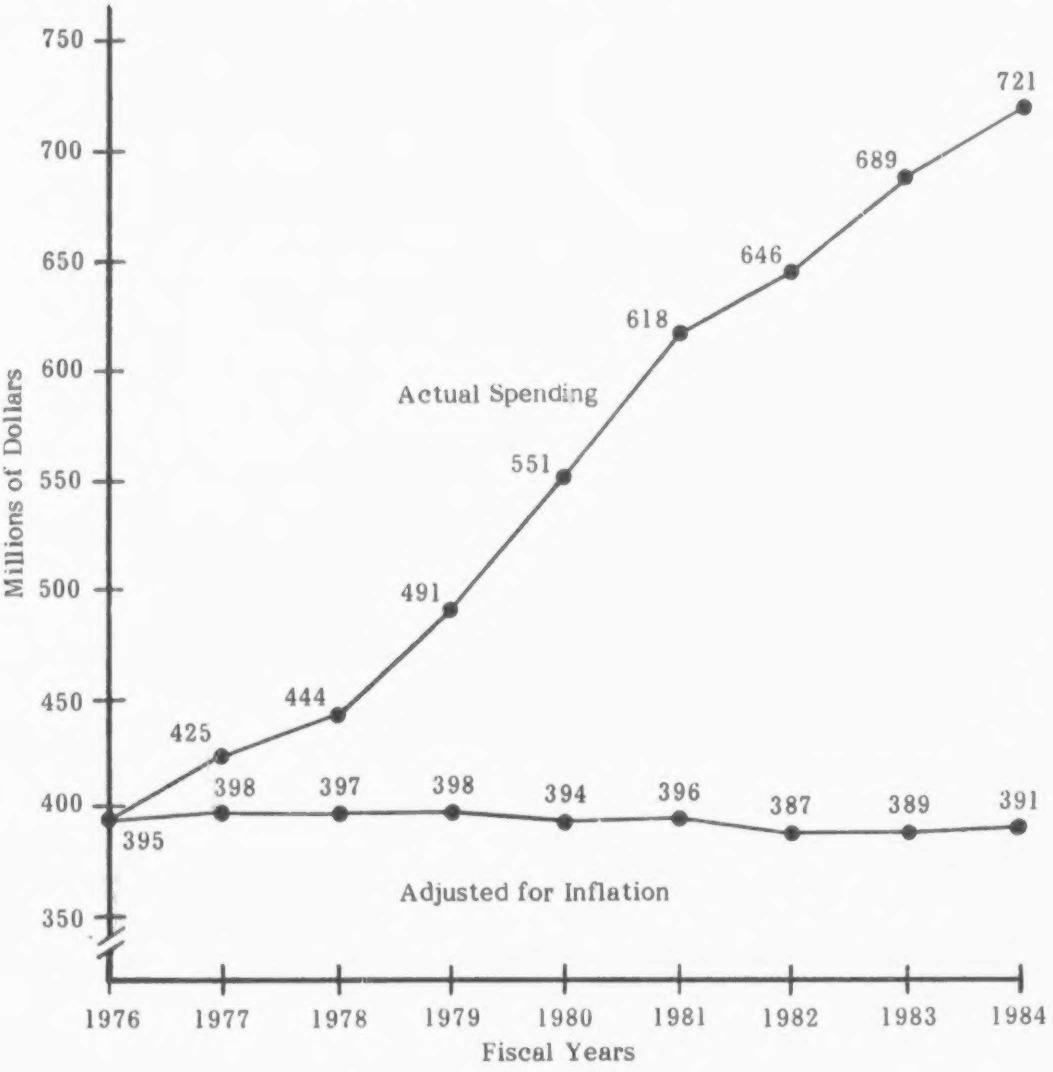
- Three year conversion to generally accepted accounting procedures by all State agencies is underway.

- Use of fees for State banking services instead of maintaining compensating balances.

EXPENDITURES GROWING LESS THAN INFLATION :

State spending, after adjusting for inflation, has actually declined in the past seven years.

State Government Expenditures

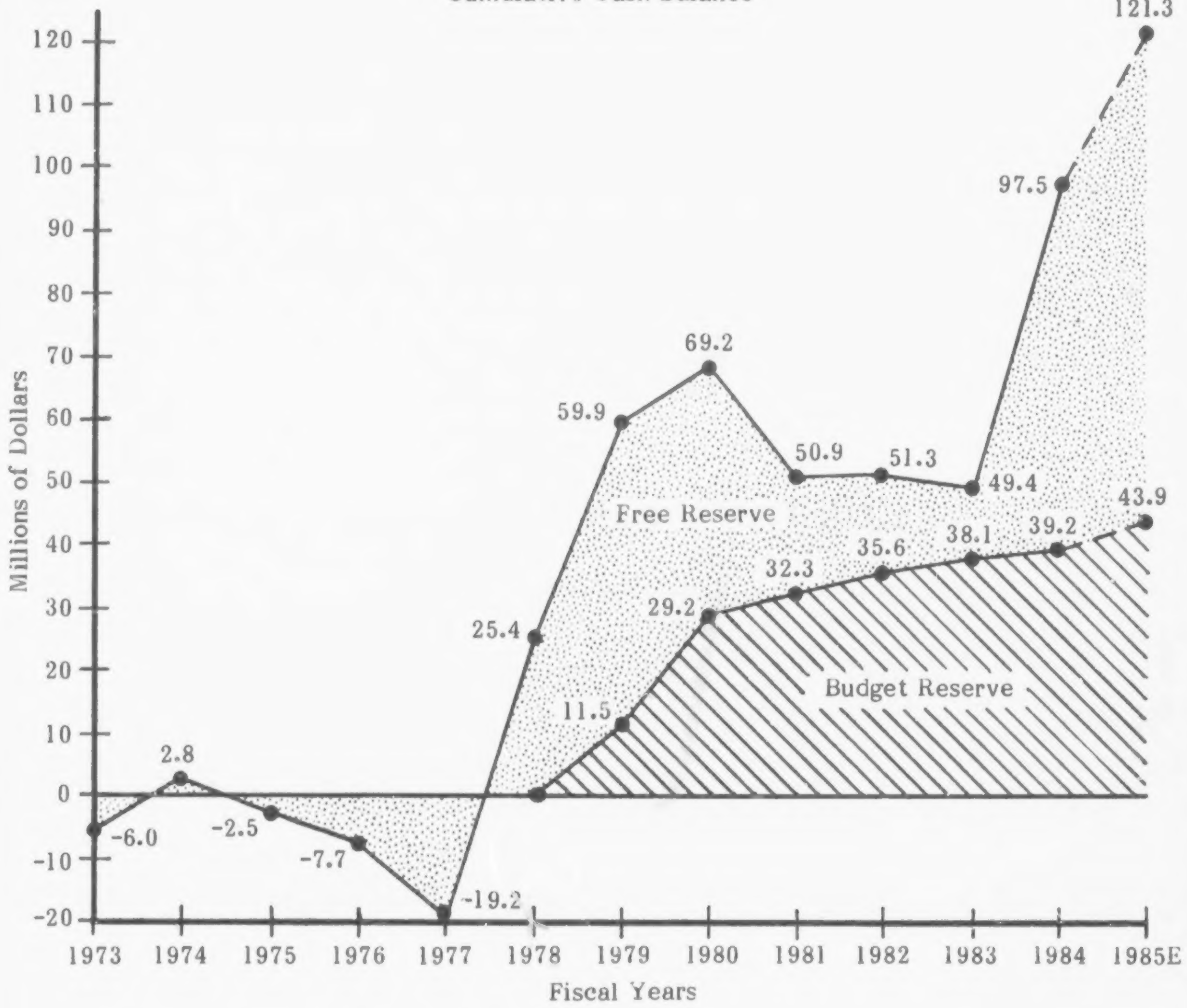


Source: Delaware Office of the Budget, 1/85

STATE MAINTAINS A HEALTHY RESERVE :

Not only has the State maintained controls on expenditures, but Delaware's spending limit now automatically guarantees a continuing surplus. Delaware's surplus at 13.5% of the budget at the end of Fiscal 1984 was the second highest of any state in the U.S. Delaware's Constitution requires the maintaining of a budgetary reserve fund equal to 5% of State estimated revenue for the next fiscal year. Access to this fund is possible only when there are unexpected revenue shortfalls or if there is a legislated reduction in tax rates.

Cumulative Cash Balance



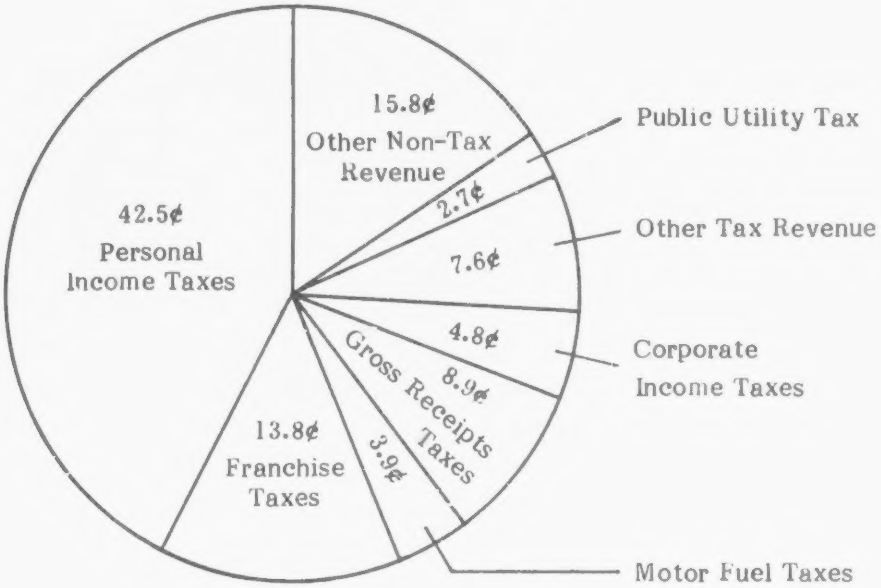
Source: Delaware Office of the Budget, 1/85

The cumulative cash balance shown above consists of the Budget Reserve, or "Rainy Day Fund" built-up from prior years, and the Excess Reserve. The Excess or "Free" Reserve Fund must be used first to cover prior years' commitments and then may be used to pay for nonrecurring expenditures. In recent years, selected road improvements, capital equipment purchases, and prefunding for pension increases have been financed from these excess reserves.

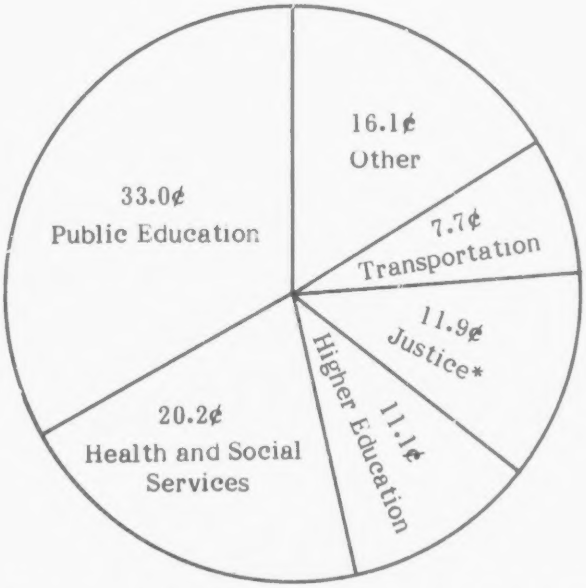
SOURCES AND USES OF STATE FUNDS :

FISCAL YEAR 1986 BUDGET DOLLAR

Sources



Uses



*Includes Judicial, Public Safety, and Correction

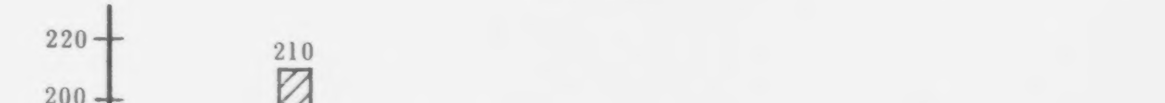
Source: Delaware Office of the Budget, 1985

EXCELLENT DEBT MANAGEMENT :

The State's debt management program, begun in 1977, limits new bond authorizations and eliminates all short-term borrowings. State law now restricts new general obligation debt authorizations to 75% of principal retirement in the prior fiscal year. New authorizations averaged $67.3 million annually from 1973 to 1976. For 1977 through 1985E, new authorizations averaged $34.2 million annually. In 1975, the State sold a peak of $140 million in short-term notes. Since 1978, there has not been any short-term general obligation debt.

To make this program work, capital expenditure budgets have been carefully monitored, debt sales have been regularized, and the term of the bonds has been more closely matched to the life of the projects being funded. Because of this program, Moody's Investors Service, Inc. has raised the State's rating three times, now Aa; and Standard and Poor's has also increased the State's ratings, now rating Delaware General Obligation paper AA. The State normally sells debt in the competitive market, and at the last sale received an interest rate savings of .57% when compared to the comparable Bond Buyer Index.

State Borrowings
1974-1985E

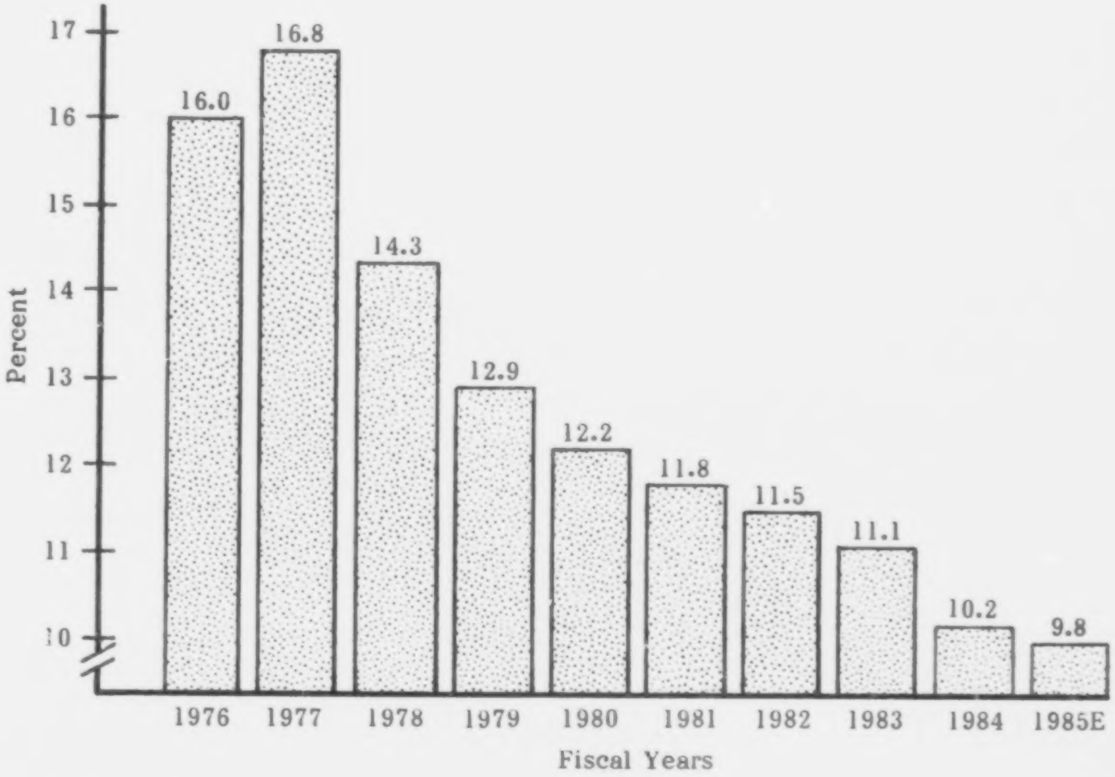


Source: Delaware State Treasurer, 1/85

EXCELLENT DEBT MANAGEMENT (continued) :

The resulting improvements in debt ratios have been dramatic. Debt per capita was $956 in 1976, and has fallen to $919 in 1984. Debt per capita as a percent of per capita income has fallen from 13.7% in 1976 to 7.5% in 1983. Debt as a percent of the assessed value of real estate has decreased from 11.0% in 1976 to 8.5% in 1984 and debt service as a percent of General Fund receipts has fallen from 16.8% in 1977 to an estimated 9.8% in 1985.

Debt Service As A Percent Of General Fund Receipts



Source: Delaware Office of the Budget, 1/85

ROLE OF THE DELAWARE DEVELOPMENT OFFICE :

The Office is headed by a Director who reports to the Governor and has cabinet status. It was established in 1981 specifically to encourage the expansion of existing industry and to attract new business and tourism to the State.

The Office has professional specialists in:

- Business Development - Recruiting of new business and industry to Delaware. Business development representatives can quickly supply industrial prospects with specifics on the State's tax climate; industrial sites; financing programs; transportation; and utility, housing, and market data.
- Business Services - Maintaining contact with existing business and industry to encourage growth and expansion. Business services representatives provide assistance to firms experiencing regulatory problems with government agencies, and recommend improvements in State programs that effect the business community. Also facilitate employment and training services for new and expanding businesses.
- Business Finance - Offering several special financing programs to assist businesses which will add to Delaware's employment base. Financing representatives can assist businesses in processing finance applications efficiently and entire financings can be closed within nine weeks when the borrowers' needs are not unusual.
- Information Services - Analyzing and distributing statistical data on the State's economy and business climate, and developing research that responds to client concerns. Production and distribution of travel and business-related publications are also part of this groups responsibilities.
- Delaware Tourism Office - Conducting a promotional program emphasizing the cultural and recreational opportunities available in Delaware. This division also promotes the development of Delaware's tourism industry.

Delaware has recently reduced its personal income taxes at all income levels. The State has never had a general sales tax or an inventory tax. There are no State real property taxes, and the local real property taxes are very low. The total State and local tax burden in Delaware is competitive with most other states.

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TAX ADVANTAGES IN DELAWARE :

The State of Delaware has adopted a clear, bi-partisan policy to attract new business and encourage the expansion of existing operations. Key tax features which now make Delaware more competitive include:

- A Constitutional requirement that any increase in existing State taxes, or new State taxes, be adopted by a super-majority vote (3/5) in the State Legislature.
- A Constitutional limit on State appropriations which works to relieve pressure on the tax structure and to build surpluses for potential tax reductions.
- No State or local general sales taxes.
- A reduction of the bank franchise tax to 2.7% for all bank net income over $30 million.
- An improved structure for unemployment compensation taxation that includes imputed experience ratings for new employers.
- No unitary tax.
- Tax credits on corporate income and reduction of gross receipts taxes for new and expanded businesses.
- Additional tax credits on corporate income and reduction of gross receipts taxes for new and expanding businesses locating in 30 targeted census tracts.
- Property tax relief for new construction and improvements of existing property.
- Real property taxes which are among the lowest in the country.
- No personal property or inventory taxes.
- The exemption of certain investment and holding companies from corporate income taxation.
- No fixtures tax.
- The adherence of the State tax structure to the federal definition of corporate net income so that companies may take full advantage of the federal tax law change allowing more rapid depreciation of newly purchased assets.
- Two approved foreign trade zones will allow the deferment of import taxes.
- Public Utility Tax rebates of up to 55% for qualifying industries.

TAXES APPLYING TO BUSINESS :

Businesses should note that Delaware has no tax on inventories and no tax on process machinery or equipment. Businesses and individuals alike will be pleased to find no sales tax, no personal property tax, and no State-level real property tax in Delaware.

Corporate Income Tax

The tax rate is 8.7% on net income. Taxes are not paid on interest from United States or State of Delaware obligations or subdivisions of either, nor on gains from the sale of United States or Delaware securities. Taxes are not paid on dividends of foreign corporations which qualify for, and claim, foreign tax credit on federal returns. Investment and holding companies maintaining and managing intangible investments and collecting and distributing income from such investments or from tangible property outside Delaware are exempt from State corporate income tax.

Income from securities, rents and royalties, patent and copyright royalties, and gains and losses from the disposition of real property is allocated directly to the states where the property is physically located or where the transaction took place, reduced by applicable expenses.

For those businesses which operate interstate, unallocated corporate income is based on an equally weighted three-factor formula that averages the ratios of (1) Delaware property to total property, (2) Delaware wages to total wages, and (3) Delaware gross receipts to total gross receipts. The apportionment formula is applied to a company's entire taxable income, excluding allocated income.

Partnerships and sole proprietorships are not subject to State income taxes. Individuals carrying on business as partners or sole proprietors are liable for personal income taxes imposed by the State only on their proportionate share of partnership or proprietorship income. The business may be subject to occupational and/or business license fees as well as a gross receipts tax.

TAXES APPLYING TO BUSINESS (continued):

Bank Franchise Tax

The rate of tax on the net income of banks, trust companies, and national banks is 8.7% of net income not in excess of $20,000,000; 6.7% of net income in excess of $20,000,000 but not in excess of $25,000,000; 4.7% of net income in excess of $25,000,000 but not in excess of $30,000,000; 2.7% of net income in excess of $30,000,000. Net income, for State tax purposes, equals net income reported on line nine of the FDIC Consolidated Report of Income. This income definition allows a 100% deduction for federal income taxes paid.

Corporation Franchise Tax

A domestic corporation may be established under the General Corporation Law of Delaware by filing the proper documents with the Secretary of State. The initial cost is based on a company's authorized capital stock, either (A) par value stock or (B) no par value stock, as follows:

A.	Par Value Stock	
	Up to $2,000,000	$.10 per $1,000
	Over $2,000,000 to $20,000,000	$.05 per 1,000
	Over $20,000,000	$.02 per 1,000
B.	No Par Value Stock	
	Up to 20,000 shares	$.0050 per share
	Over 20,000 shares to 2,000,000 shares	$.0025 per share
	Over 2,000,000 shares	$.0020 per share

Once a corporation has established Delaware as its legal home, the annual franchise tax includes:

A.	Annual Report Filing Fee	$10.00
B.	Tax (lesser amount computed by (1) or (2) below):	
	1. Authorized shares - par or no par:	
	3,000 shares or less	$30.00 per year
	3,001 shares to 5,000 shares	35.00 per year
	5,001 shares to 10,000 shares	70.00 per year
	Each additional 10,000 shares or part thereof	35.00 per year

2. Assumed par value capital (for stock having a par value under $100, divide total gross assets by number of issued shares to determine assets per share):
    - a. Multiply assets per share by number of authorized shares whose par value is less than assets per share.
    - b. Multiply number of authorized shares with a par value greater than assets per share by their respective par values.

    Add (a) and (b) above to determine assumed par value capital. The rate of tax is $140 per $1,000,000 of assumed par value capital.

Whether the franchise tax is computed according to (1) or (2) above, the minimum tax is $30 per year, and the maximum tax is $130,000 per year.

TAXES APPLYING TO BUSINESS (continued) :

License Fees and Gross Receipt Taxes

Most occupations and businesses require the purchase of a license in order to operate legally in Delaware. Although license fees are minimal, several types of businesses, including those listed below, are required to pay a gross receipts tax in addition to the business license fees. Gross receipts tax information for types of businesses other than those listed below may be obtained from the Delaware Development Office.

- Manufacturers - $50 annual fee for each place of business, plus a tax of 0.4% on the gross receipts for all goods manufactured in Delaware, regardless of the location of sale.

- Wholesalers - $50 annual fee for each place of business, plus a tax of 0.4% on the gross receipts of all goods sold within Delaware.

- Retailers - $50 annual fee, plus $10 for each separate branch or additional business location. Each retailer pays an additional tax of 0.75% on the aggregate receipts in excess of $10,000 per month.

- Restaurants - $50 annual fee, plus $10 for each separate branch or location, plus an additional fee of 0.65% on aggregate receipts in excess of $5,000 per month.

- Food Processors - $50 annual fee for each place of business, plus a tax of 0.2% on gross receipts from all goods sold within Delaware.

Miscellaneous Taxes and Fees

1. Motor fuels - $.11 per gallon.
2. Realty Transfer Tax - 2% of the gross sale price (1% by buyer and 1% by seller).
3. Lease/Use Tax - 2% annually on equipment rentals, including automobiles, payable by the lessee.
4. Property Rental Tax - 0.4% on gross rentals of commercial property.
5. Public Utilities Tax - 5% excise on nonresidential consumption for:
    a. Electricity used for any heat, light, or power. (See Public Utility Tax Incentives, Page II-12.)
    b. Natural gas piped from a distribution center to the user. (See Public Utility Tax Incentives, Page II-12.)
    c. Intrastate telephone and telegraph communication services.
    d. Cable television communication services.
6. Motor Vehicle Registration Fee
    a. Passenger cars, station wagons - $20 flat rate annually.
    b. Commercial trucks, trailers, semi-trailers, and recreation vehicles - $20 annually for gross weight of 5,000 pounds or less, plus $2.60 for each additional 500 pounds, and $20 per trailer up to three semi-trailers.
7. Motor Vehicle Document Fee (payable at time certificate of title is issued) - 2% of net purchase price - minimum fee, $8.

TAXES APPLYING TO BUSINESS (continued) :

Real Property Taxes

County and municipal governments, and school districts are financed in part through real property tax receipts. Real estate is subject to county property taxes, school district property taxes, vocational school district taxes, and if located within an incorporated area, municipal property taxes. There is no State-level tax on real or personal property. The total property tax burden depends on the tax rate, the property assessment, and the assessment ratio. These variables differ by geographic location in Delaware, ranging from $1.11/$100 of assessed value in rural Sussex County to $5.14/$100 of assessed value within the City of Wilmington. A chart follows which shows the total real property tax burden on selected locations for three representative business properties. The Delaware Development Office can provide property tax information for all geographic areas within the State.

Property Tax Per Square Foot
1985

Location and School District	Industrial Property 30,000 Square Feet $600,000 Market Value	Industrial Property 231,306 Square Feet $3,932,000 Market Value	Commercial Property 23,000 Square Feet $300,000 Market Value
New Castle County - Unincorporated, Brandywine	$.170	$.144	$.111
City of Wilmington, Red Clay	.282	.240	.184
Kent County - Unincorporated, Milford	.059	.050	.039
City of Dover, Capital	.134	.114	.087
Sussex County - Unincorporated, Cape Henlopen	.073	.062	.048
City of Seaford, Seaford	.152	.129	.099
Chicago, Illinois	.614	.522	.401
Baltimore, Maryland	.540	.459	.352
Boston, Massachusetts	.627	.533	.409
Newark, New Jersey	2.320	1.970	1.520
Trenton, New Jersey	1.120	.952	.730
New York, New York	3.210	2.730	2.090
Cleveland, Ohio	.363	.309	.237
Philadelphia, Pennsylvania	.523	.445	.341

Source: Tax Assessor's Office from relevant jurisdictions.

TAXES APPLYING TO BUSINESS (continued) :

Examples of Effective Real Property Tax Rates in Delaware

Place	Rate/$100 Assessment	Effective Tax Rate/$100 Market Value
Dover, Capital School District Kent County	$3.063	$0.668
Houston, Milford School District Kent County	1.815	0.354
Frederica, Lake Forest School District Kent County	2.260	0.483
Wilmington, Christina School District New Castle County	5.139	1.418
Elsmere, Red Clay School District New Castle County	4.073	1.301
Bellefonte, Brandywine School District New Castle County	3.174	0.876
Henlopen Acres, Cape Henlopen School District Sussex County	2.300	0.582
South Bethany, Indian River School District Sussex County	1.755	0.444
Greenwood, Woodbridge School District Sussex County	1.585	0.401

Low Real Estate Tax Burdens

Delaware homeowner's property tax burden is considerably less than those of the surrounding area as well as the national average. This is due in part to the more affordable housing available in Delaware. Runzheimer and Company, Incorporated estimated that the typical $25,000 income family's housing costs, for housing with similar characteristics, would be less expensive in Delaware than in the neighboring states, as illustrated. The tax burden is also heavily influenced by Delaware's low tax rates. For example, property taxes in Dover are less than half the national average, while the Wilmington tax burden is only 77% of the national average.

TAXES APPLYING TO BUSINESS (continued) :

Real Estate Tax Burden Comparison 1985
($25,000 Family Income)

		Annual Real Estate Taxes		
	Home Market Value	Tax	Percent of Market Value	Percent of National Average
Dover, DELAWARE	$58,300	$ 391	0.67	44.6
Wilmington, DELAWARE	49,700	572	1.15	76.6
Washington, DC	86,500	1,269	1.46	97.3
Chicago, Illinois	73,800	1,091	1.47	98.0
Baltimore, Maryland	71,100	1,040	1.46	97.3
Boston, Massachusetts	92,300	2,074	2.24	149.3
Trenton, New Jersey	70,100	1,842	2.62	174.6
New York, New York	91,100	2,450	2.68	178.6
Cleveland, Ohio	73,900	938	1.26	84.0
Philadelphia, Pennsylvania	63,700	1,135	1.78	118.6
Standard City, U.S.A.	68,300	1,025	1.50	100.0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1985.

Delaware uses the same property tax rate structure for both commercial and residential property. As a result, businesses can expect the same favorable property tax burden in Delaware as homeowners enjoy.

Withholding of Employee's Income Taxes

Every employer is required to deduct and withhold income taxes from wages and other remuneration paid to employees. The State Division of Revenue is responsible for approving employers' plans to insure that total withholdings will approximate each employee's estimated tax liability. Withholdings are deducted from each payroll and submitted to the State Division of Revenue.

Unemployment Compensation

Unemployment insurance taxes are currently limited to wages of $8,000 paid to any individual employee during a calendar year. The State imposes unemployment compensation tax rates on new and established employers according to the following procedures:

- New employers are assigned a new employer rate which is equivalent to the average industry classification rate in the employer's SIC category. These rates are established by December 31 of the preceding year by the State's Secretary of Labor. In all other cases, and in cases where no Delaware employer exists in a particular SIC category, the rate is 2.7% of the taxable wage base. Examples of the tax rates assigned to new employers in 1985 are:

TAXES APPLYING TO BUSINESS (continued) :

Industry (SIC Codes)	Standard Rates (Percent of Taxable Wage Base)
Banking (60)	1.8
Insurance (63)	2.0
Chemicals and Allied Products (28)	1.9
Communications (48)	1.9
Printing, Publishing, and Allied Products (27)	3.1
Paper and Allied Products (26)	3.8
Electrical and Electronic Machinery, Equipment, and Supplies (36)	7.3

Source: Delaware Department of Labor, "Average Industry Tax Rates for 1985."

- Established employers are assigned earned rates, which are based on the employer's and the State's unemployment experience, and range from a minimum of 0.1% to a maximum of 7.0% of the taxable wage base. These rates are established after three consecutive years of operation.

- All employers are currently assessed a supplemental rate of 1.5% which is added to their earned or assigned tax rates. As adequate State Unemployment Insurance Trust Fund reserves are reestablished, the supplemental rate will gradually be reduced and eventually eliminated.

- The Blue-Collar Jobs Act of 1984 instituted a 0.1% State assessment on wages paid by employers which are subject to State Unemployment Insurance taxes. Although collected by the State's Division of Unemployment Insurance, the tax is not an unemployment compensation tax but will be used to fund new job training activities.

Recent legislation has restrained the Unemployment Insurance tax burden on employers as indicated by the following regional and national comparison.

Unemployment Insurance Benefits: 1985

	Weekly Benefit Maximum	Benefit as Proportion of Base Period Wages	Taxable Wage Base
DELAWARE	$165	50%	$8,000
Region (MD, NJ, NY, PA)	197	77%	8,025
U.S. average	175	40%	9,028

Source: "Significant Provisions of State Unemployment Insurance Laws, January, 1985," Employment and Training Administration, U.S. Department of Labor, 1985.

TAXES APPLYING TO BUSINESS (continued) :

Workers' Compensation

In Delaware, the Workers' Compensation Law is administered by a five-member Industrial Accident Board. This law provides for sure, prompt, and reasonable income and medical benefits to work accident victims, or income benefits to their dependents by mutual agreement or Board decision. The law also serves to relieve employers of liability from common lawsuits involving negligence.

All employers must provide Workers' Compensation coverage for their employees through an outside insurer or, with the approval of the Industrial Accident Board, through self-insurance. Rates are established by the Delaware Compensation Rating Bureau, with final approval required from the State Insurance Commissioner.

Examples of the rates for outside insurers which apply to a sample of risk classes are given below. A company with employees in more than one risk class must pay the assessed rate on each class of employee. Rates for other classes are available from the Delaware Development Office.

Risk Class	Rate (Per $100 of Payroll)	Minimum Annual Premium (Per Risk Class)
Clerical	$ 0.28	$ 95
Instrument Manufacturer	1.46	170
Drug and Medicine Manufacturer	2.35	230
Machine Shop	4.04	340
Fuel Distribution - Wholesale	4.60	375
Hardware Manufacture	5.25	415
Masonry	6.04	470
Sheet Metal Work (Shop)	8.61	635
Steel Fabrication	18.13	1,255

Source: Delaware Compensation Rating Bureau, Delaware Manual of Rules, Classifications and Rates for Workers' Compensation and for Employer's Liability Insurance, November 1984.

If an employer elects to self-insure, the State taxes the employer 4% of the premium that would have been paid to an outside insurance firm.

For the past few years, Delaware's Workers' Compensation benefits have been moderate when compared with the region and the nation.

TAXES APPLYING TO BUSINESS (continued) :

Workers' Compensation Benefits

	Minimum Payment	Maximum Payment	Percent of State's Average Weekly Wage
DELAWARE	$77	$232	67
Region (MD, NJ, NY, PA)	64	290	67
U.S. average	66	285	68

Source: U.S. Department of Labor, Employment Standards Administration, State Workers' Compensation Laws, 1984.

TAX INCENTIVES :

Targeted Industry Tax Incentives

Corporate Income Tax Credits

Corporate income tax credits and gross receipts tax reductions are available to: a) manufacturers; b) wholesalers; c) laboratories or similar facilities used for scientific, agricultural, or industrial research, development, or testing; d) any combination of these activities; and e) the administration and management support required for any of these activities who invest a minimum of $200,000 in a new or expanded facility and hires a minimum of five new employees.

The program provides credits of $250 for each new qualified employee and $250 for each $100,000 investment. During the ten-year life of credits, credits may not exceed 50 percent of the company's precredit tax liability in any one year. Unused credits may be carried forward.

Gross Receipts Tax Reductions

In addition, qualifying firms may also reduce their gross receipts taxes by the following percentages over a ten-year period.

Years From Start-Up	Reduction In Gross Receipts Tax
1	90%
2	80%
3	70%
4	60%
5	50%
6	40%
7	30%
8	20%
9	10%
10	5%
Over 10	0%

TAX INCENTIVES (continued):

Targeted Area Tax Credits

Corporate Income Tax Credits

Firms which qualify for targeted industry credits and locate in one of the targeted areas qualify for corporate income tax credits of $500 for each new employee and $500 for each new $100,000 investment. Targeted areas are defined as: a) real property that is owned by any level of government or any of their agencies; b) real property owned by a nonprofit organization which is organized and operated solely for the purpose of fostering economic development; c) real property which has been approved as a Delaware Foreign Trade Zone, and d) 30 low-income 1980 Census Tracts throughout the State. Maps of the Targeted Census Tracts are available from the Delaware Development Office.

Gross Receipts Tax Reduction

In addition, qualifying firms will not be subject to gross receipts taxes for five years and will then have these gross receipts taxes reduced on a declining scale for a period of ten years as indicated in the table on Page II-11.

Commercial, Retail Business Tax Incentives

Selected commercial and retail businesses which locate in one of the 30 targeted census tracts and meet the minimum investment and employment criteria qualify for corporate income tax credits of $250 per new qualified employee and $250 for each $100,000 investment. These businesses also qualify for the ten-year reduction in gross receipts taxes.

Public Utility Tax Rebates for Industrial Users

All targeted industries in Delaware are eligible for a rebate equal to 10 percent of the State's public utilities tax on gas and electric usage.

In addition, industrial firms meeting the criteria for targeted industries tax credits are eligible for a further rebate of 50 percent of the Public Utilities Tax imposed on new or increased consumption of gas and electricity for five years. This combination reduces the Public Utilities Tax Rate from 5 to 2.25 percent.

TAX INCENTIVES (continued):

Property Tax Reductions

New Commercial or Industrial Construction - City of Wilmington

Both Wilmington and New Castle County grant property tax reductions for qualifying new construction within the City. These tax reductions apply only to the portion of the increased assessment attributed to new construction. No tax reduction is granted on land assessments. The City allows a 100% credit on the increased assessment for five years and extends this provision to ten years in a specified area known as Christina Gateway.

New Castle County exempts qualified construction or improvements within the City of Wilmington from county taxes at a rate of 100% for the first year, decreasing by 10% a year until the full tax rate is attained. The tax reduction applies only to new construction or improvements. No tax reduction is granted on land assessments.

Property Improvements - City of Wilmington

The City of Wilmington offers a 100% reduction in property taxes for five years on increased assessments which are attributable to qualified improvements on existing buildings. In the Christina Gateway Area, Wilmington extends the life of this provision to ten years.

New Industrial, Manufacturing or Warehousing Construction - City of Newark

Newark partially exempts, for ten years, all new industrial, manufacturing and warehousing enterprises from real estate taxes levied on the increase in assessed valuation of the property attributable to the new construction. The exemption begins at 100% for the first year and decreases 10% annually through the ten-year period.

OTHER TAX INCENTIVES

Blue-Collar Industries - City of Wilmington

Qualifying businesses which locate within the City of Wilmington are eligible for a reduction in the City's head tax.

PERSONAL TAXES HAVE BEEN LOWERED :

Personal Income Taxes

State personal income taxes for residents are assessed on Delaware taxable income. Delaware taxable income equals Delaware adjusted gross income minus personal exemptions, deductions for federal income taxes paid, and standard or itemized deductions. Delaware adjusted gross income is derived by adding to the federal adjusted gross income any receipts from the securities of states or political subdivisions other than Delaware and its political subdivisions. Income from obligations of the United States, disability and/or elderly credits, and pensions up to $2,000 is then deducted from the federal adjusted gross income. Nonresidents are taxed on the portion of income derived from sources within Delaware. The current State tax rate schedule is graduated, and includes an 8.8% average reduction of personal tax rates effective in 1980 and an average 10% reduction effective in 1985.

Delaware Taxable Income	Tax Liability
$6,000 - $8,000	$ 199 + 6.5% of income over $ 6,000
8,000 - 10,000	329 + 7.2% of income over 8,000
10,000 - 15,000	473 + 7.4% of income over 10,000
15,000 - 20,000	843 + 7.6% of income over 15,000
20,000 - 25,000	1,223 + 7.9% of income over 20,000
25,000 - 30,000	1,618 + 8.5% of income over 25,000
30,000 - 40,000	2,043 + 9.9% of income over 30,000
40,000 and Over	3,033 + 10.7% of income over 40,000

Effective average tax rates for Delaware citizens are significantly lower than the nominal rates and are illustrated below:

1982 Effective Tax Rates
for Wilmington, Delaware
(Family of Four)

Adjusted Gross Income	Federal Income Taxes	Federal Social Security Tax	State Income Tax	Local Income Tax	State and Local Sales Tax	Property Tax
$17,500	6.9%	6.5%	1.8%	1.0%	0.0%	1.9%
25,000	10.0	6.5	3.3	1.0	0.0	1.6
50,000	16.3	6.1	5.1	0.9	0.0	1.3
100,000	24.1	3.2	7.1	0.9	0.0	0.9

Source: Advisory Commission on Intergovernmental Relations, December 1983.

PERSONAL TAXES HAVE BEEN LOWERED (continued) :

General Sales Tax

Delaware does not impose a general sales tax.

Miscellaneous Personal Taxes

Cigarettes	$0.14 per pack
Beer	2.00 per barrel
Wine	0.40 per gallon
Liquor	1.50 per gallon - 50 proof or less 2.25 per gallon - more than 50 proof
Public Accommodations	6 % of the room charge

LOW PROPERTY TAXES :

Delaware's property taxes are among the lowest in the nation. The following table describes average effective tax rates for existing single-family homes with FHA-insured mortgages as a percentage of market value. The data compiled below indicates that owners of a Delaware property with a market value of $100,000 would pay a rate of .75 %, or $750.

	1982	1980	1975
DELAWARE	0.75 %	0.85 %	0.92 %
Maryland	1.37	1.61	2.01
New Jersey	2.55	2.60	3.15
New York	2.57	2.75	2.56
Pennsylvania	1.63	1.57	1.71
U. S. average	1.26	1.28	1.89

Source: Advisory Commission on Intergovernmental Relations, Significant Features of Fiscal Federalism, 1981-1982 edition, April 1983 and unpublished data.

Pages II-6 and II-7 of this section describe in further detail the real property taxes imposed by the various levels of government within Delaware.

TAX COMPARISONS BY INCOME LEVEL :

Family Tax Burdens

In January 1985, the Delaware Development Office compared estimates of 1985 state and local family tax burdens in Wilmington and Dover, Delaware, to the burdens in several other large cities in our region. This study assumed a hypothetical family of four which owned a home, had two income earners, and included both earned and unearned income.

Total Family Tax Burden by Income Level

	$17,500	$25,000	$50,000	$100,000
Wilmington, DELAWARE	$ 1,117	$ 1,794	$ 4,060	$ 9,323
Dover, DELAWARE	548	1,066	2,870	7,277
Washington, DC	1,091	1,789	4,140	9,371
Chicago, Illinois	2,099	2,733	4,427	7,691
Baltimore, Maryland	1,961	2,857	5,358	10,094
Boston, Massachusetts	1,316	1,930	3,856	7,925
Trenton, New Jersey	3,129	4,015	6,445	11,674
New York, New York	1,505	2,348	5,577	12,798
Cleveland, Ohio	1,660	2,367	4,749	9,913
Philadelphia, Pennsylvania	2,670	3,576	6,207	11,343

Total state and local tax burdens in Delaware are relatively light at low incomes and average at the $50,000 and $100,000 income levels. At all income levels, Delaware's property taxes are relatively low, and State income taxes are relatively high. The State does not have a sales tax.

Details of Family Tax Burden for a $50,000 Income Family*

	Individual Income State/Local		General Sales State/Local		Residential Property**	Total Tax Burden
Wilmington, DE	$2,228	$ 576	$ 0	$ 0	$1,256	$4,060
Dover, DE	2,333	0	0	0	537	2,870
Washington, DC	0	2,728	0	424	988	4,140
Chicago, Illinois	1,025	0	398	239	2,765	4,427
Baltimore, MD	1,701	851	375	0	2,431	5,358
Boston, MA	2,237	0	260	0	1,359	3,856
Trenton, NJ	1,050	0	356	0	5,039	6,445
New York, NY	2,483	961	358	383	1,392	5,577
Cleveland, Ohio	1,690	922	386	116	1,635	4,749
Philadelphia, PA	1,175	2,346	331	0	2,355	6,207

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* Similar detail for other income levels is available from the Delaware Development Office.

** Assumes a $90,000 house.

The Delaware Development Office, through its financing subsidiary The Delaware Economic Development Authority, offers comprehensive assistance in loan "packaging" by utilizing existing State and federal programs. The Authority is skilled in generating financing options for the State's business community in conjunction with private financial institutions. By customizing a loan package for your firm, professional staff is able to match development needs with available financial resources.

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INDUSTRIAL REVENUE BOND FINANCING :

The Delaware Economic Development Authority provides statewide financial assistance to new or expanding business through the issuance of Industrial Revenue Bonds (IRB's). IRB's are purchased by investors at low interest rates since interest from the bonds is exempt from federal income taxes and state income taxes for Delaware residents. The business person benefits by obtaining long-term financing at interest rates below the prime rate. IRB's can be especially cost-effective for projects involving over $250,000 in fixed assets.

During 1984, the Delaware Economic Development Authority issued IRB financing authorizations for 59 separate proposals totalling over $127 million. Those capital expenditures helped create nearly 1,700 new jobs in Delaware.

Delaware enjoys a competitive advantage over most states by virtue of the comparatively large amount of IRB dollars per resident that can be issued. The maximum for IRB's issued annually in Delaware is $200 million. Projects are approved on their own merits and are funded on a first-come basis under the State's allocation.

Application

To initiate financing through an IRB, the applicant details his or her business history and proposed project in an application to the Delaware Economic Development Authority. Bond proceeds can be for the acquisition of land, buildings and equipment.

Projects eligible for financing with industrial revenue bonds include the following major categories:

1. Industrial - Projects involved in manufacturing and distribution or related activities. No minimum project cost required.

2. Commercial - Projects involved in wholesale, retail, or other mercantile activities. This category includes but is not limited to hotels, shopping centers, office buildings, and medical facilities. To be eligible, commercial projects require a capital expenditure of at least $50,000.

3. Agricultural - Projects engaged in raising, preparing, or marketing crops, timber, nursery stock, livestock, or any related products. To be eligible, agricultural projects require a capital expenditure of at least $50,000.

4. Pollution Control - Projects which will control, abate, or prevent land, water, air, or general environmental pollution. No minimum project cost required.

INDUSTRIAL REVENUE BOND FINANCING (continued) :

Industrial development revenue bond financing is limited to a maximum of $10 million for each industrial, commercial, or agricultural project within a single political jurisdiction. However, there is no maximum for pollution control projects and for certain other uses, such as rental housing used partially to assist families of low and moderate income.

Review and Approval by Council on Development Finance

The Authority's staff reviews applications for their financial feasibility and impact on Delaware's economy. In a public hearing, the Council on Development Finance determines whether the applicant's proposal is authorized for issuance of IRB's.

IRB Placement

After approval by the Council, the applicant is responsible for locating a buyer for the bonds. The tax-exempt nature of the bonds makes them an attractive investment for a variety of institutions. While the Authority's staff can provide assistance, it must be stressed that the applicant has the responsibility to locate prospective investors so that the final closing and funding of the IRB can occur.

For further information concerning bond financing, please contact:

Delaware Economic Development Authority
99 Kings Highway
P. O. Box 1401
Dover, Delaware 19903
(302) 736-4271

PROMPT BOND FINANCING :

Obtaining Industrial Revenue Bond financing through the Delaware Economic Development Authority is not a complicated process and can require as little as nine weeks from the date of first contact to final closing. The following time schedule is illustrative of the financing process:

	Weeks From Initial Contact
Packaging of Financing	1
Assistance With Application	2
Submission of Application	2
Staff Review and Analysis	4
Review by Council on Development Finance	5
Decision (If not approved, re-submission is possible)	5
Place Bonds	These steps may be accomplished in as quickly as 4 weeks. Market conditions, legal requirements may cause delays.
Prepare Closing Documents	
Schedule Closing	
Sign Documents	
Transfer Funds	
Monitor the Completed Project	Throughout Term of Bond

FIRMS RECENTLY FINANCIALLY ASSISTED BY THE DELAWARE ECONOMIC DEVELOPMENT AUTHORITY :

Pharmaceuticals

ICI Americas Inc. - Pharmaceutical chemicals, dyes, film, resins
Johnson and Johnson - Bulk pharmaceuticals
Noramco (Delaware), Inc. - Pharmaceutical intermediate products

Chemicals

Diamond Shamrock Corporation - Chlorine, caustic soda, hydrogen, PVC resins
FMC Corporation - Proprietary chemicals
S. C. Johnson & Son, Inc. - Emulsion polymer
Standard Chlorine of Delaware, Inc. - Organic chemical intermediates

Manufacturing

Baltimore Aircoil Company, Inc. - Fabricated plate works
Chrysler Corporation - Automotive manufacture
Dentsply International, Inc. - Products for dentists and optometrists
General Motors - Automotive manufacture
Keene Corporation - Electronics

Services

Boscov's Department Store, Inc. - Department store
First Maryland Bancorp - Consumer credit
Presbyterian Homes, Inc. - Health-care facility
United States Cold Storage, Inc. - Refrigerated distribution center

Food Processing

Cargill, Incorporated - Poultry processing
General Foods Corporation - Food products
Townsends, Inc. - Poultry processing
Vlasic Foods, Inc. - Pickles and cucumbers

Agriculture

C & R Trust - Horse training
Van Wingarden of Delaware, Inc. - Nursery and garden center

DELAWARE DEVELOPMENT CORPORATION LOANS :

The State of Delaware, through the Delaware Development Corporation, became the second state to obtain certification under the U. S. Small Business Administration's Section 503 loan program. This program offers long-term fixed asset financing at fixed rates to the growing small firm. In addition to land, building and equipment, many of the costs associated with construction (interim financing costs, architectural drawings, etc.) that are usually "out-of-pocket" expenses may be included in the 503 loan package.

To be eligible, a small business must be a "for-profit enterprise" with a net worth of less than $6 million and average net profits of less than $2 million for the past two years. In addition, the project must create one new job for approximately every $40,000 in total project cost. The SBA will allow some latitude in the employment requirement.

The 503 program can provide long-term financing for projects totalling $200,000 to $1,500,000 for the acquisition of land and buildings, the construction, expansion or renovation of facilities, including leasehold improvements, and the purchase of machinery and equipment. Funds are not available for working capital, inventory, debt consolidation or debt repayments. The applicant must be the user of the facilities.

A 503 fixed asset financing involves a mixture of funding from the small business, a private sector lender (bank, savings and loan, insurance company) and the Delaware Development Corporation. A typical project would involve 50% funding from the private lender, 40% from the Delaware Development Corporation up to a maximum of $500,000 and 10% from the small business. For a start-up small business, the business may need to contribute 20% to 25% in equity to the project.

The small business loan is actually funded by the Delaware Development Corporation issuing a debenture (a bond secured by the project's real estate). While the interest rate and term for the private sector portion of the loan are negotiated, the interest rate for the debenture portion is fixed at the long-term Treasury Bond rate at time of sale and the term may range up to 25 years, depending on the economic life of the assets being financed. If the project involves construction, interim financing will be arranged and the debenture issued after a Certificate of Occupancy has been obtained.

For further information concerning Section 503 loans, please contact:

Delaware Development Corporation
99 Kings Highway
P. O. Box 1401
Dover, Delaware 19903
(302) 736-4408

SMALL BUSINESS ADMINISTRATION ASSISTANCE :

The Delaware Development Office also assists small businesses in seeking loans guaranteed by the U. S. Small Business Administration (SBA) under its 7(a) business loan program. The SBA generally guarantees 90% of the loan from a local financial institution with a maximum guarantee of $500,000. Guaranteed loans are utilized by firms with loan needs that exceed the usual banking criteria.

Financing can be obtained for both working capital and fixed assets. The SBA may require one-third equity when evaluating loan applications from new companies. Equity requirements for on-going businesses vary. Financial institutions tend to restrict the financing to projects exceeding $25,000, and the interest rate and term is negotiated between the borrower and the lender within limits prescribed by the SBA.

SBA also operates several other special programs. Builders operating under contract may apply for the SBA's guaranty program for lines of credit and Surety Bond Guarantees. Companies with highly seasonal sales may obtain seasonal lines of credit. The SBA also offers Pollution Control financing and loans for support of export trade.

Inquiries concerning SBA's business loan programs may be made through the Delaware Development Office or directly to the SBA at:

Small Business Administration
Room 5207, Federal Building
844 King Street
Wilmington, Delaware 19801
Phone: (302) 573-6294

URBAN DEVELOPMENT ACTION GRANTS :

The U. S. Department of Housing and Urban Development's Urban Development Action Grant (UDAG) program encourages communities to leverage the use of private funds. Awarded to communities, which loan the proceeds at flexible rates to the businesses involved, these grants are used to help finance projects which are successful in attracting private investment for commercial, residential, and industrial development. HUD closely scrutinizes the extent of this private participation, the particular community's prior successes in the areas of housing, and community development and the project's potential impact on low and moderate-income people.

A community seeking financial assistance is evaluated on the age of its housing stock, per capita income, poverty levels, unemployment, population, private vs. public funding ratio, cost per job, taxes generated and evidence that the project could not or would not proceed in the absence of UDAG assistance. The City of Wilmington has been awarded several UDAG grants including funding for the new Hercules Headquarters, Wilmington Trust Headquarters and the Radisson Hotel.

Specific projects which stress public-private partnerships are encouraged and eligible areas of activity include neighborhood revitalization, rehabilitation, and job creation through the construction of commercial and industrial structures. Interest rates and terms of private loan arrangements are negotiable. There are no statutory limitations on maximum project costs.

MAJOR FINANCING PROGRAMS SUMMARIZED

PROGRAM	IRB Industrial Revenue Bonds	SBA 503 U.S. Small Business Adminis. Section 503 Debentures	SBA 7A U.S. Small Business Adminis. Guaranteed Loans	UDAG Urban Development Action Grants
PARTICIPATING INSTITUTIONS	Delaware Development Office	Delaware Development Office, U.S. Small Business Administration, and Local Financial Institution	Local financial institution with U.S. Small Business Admin.	Municipal Government with U.S. Department of Housing and Urban Development
ELIGIBLE APPLICANTS	Agricultural, industrial, or commercial facilities except: a) Retail food services b) Recreation/entertainment c) Certain other uses	Healthy Small Businesses with: profits less than $2,000,000, and net worth less than $6,000,000	Maximum business size varies with different industries	Cities certified by HUD as meeting certain standards of distress and needing funds to finance private development projects
SUGGESTED RANGE	$250,000 to $10,000,000	$200,000 to $1,500,000	$25,000 to $500,000	No Limit
APPROVED USE OF FUNDS	To Finance Fixed Assets: a) Land/bldg. acquisitions b) Building construction and renovation c) Machinery and equipment	To Finance Fixed Assets: a) Land/building acquisitions b) Building construction and renovation c) Machinery and equipment	a) Working capital b) Land and building c) Machinery and equipment	a) Industrial expansions b) Commercial revitalization c) Housing rehabilitation d) Other uses, including hotels, motels and shopping centers
INTEREST RATES	75% to 85% of Prime	"Blended rate" equal to or below conventional bank financing	Negotiated with Bank	Flexible
TERMS OF FINANCING	Up to 30 years allowed. Usual terms: 15-25 years on real estate, 5-10 years on equipment	Bank terms negotiated; 15, 20, 25 years for Delaware Development Office portion	Negotiated with Bank	Flexible
FORM OF FINANCING	State or local authority issues tax-exempt revenue bonds	Normally 50% bank funds, 40% SBA-guaranteed bonds provided by Delaware Development Corporation Office, 10% equity	SBA guarantees up to 90% of bank loan	Direct grants to cities. Funds then loaned to private developers. Projects selected by HUD on a competitive basis

LOCAL GOVERNMENTS COMPLEMENT THE FINANCING EFFORTS OF THE DELAWARE DEVELOPMENT OFFICE :

City of Wilmington

Projects located within the city limits of Wilmington may also apply for financing through the Wilmington Economic Development Corporation (WEDCO). Financing programs offered include SBA Section 503 Loans, Revolving Loan Funds and other special purpose financing. Further information may be obtained by contacting:

Wilmington Economic Development Corporation (WEDCO)
2 East 7th Street
Wilmington, Delaware 19801
Phone: (302) 571-9088

Wilmington also operates an industrial revenue bond program through city offices. For further information contact:

Department of Commerce
City of Wilmington
City/County Building, 9th Floor
800 French Street
Wilmington, Delaware 19801
Phone: (302) 571-4169

New Castle County

The New Castle County Economic Development Corporation (NCCEDCO) operates several financing programs for projects within the county. Industrial revenue bonds, SBA Section 503 Loans and a Revolving Loan Fund have been of particular usefulness. For more details, please contact:

New Castle County Economic Development Corporation (NCCEDCO)
American International Building, Suite 801
1105 North Market Street
Wilmington, Delaware 19801
Phone: (302) 656-5050

Sussex County

Sussex County operates an industrial revenue bond program to assist new and expanding commercial, industrial, and agricultural businesses in Sussex County. The County also provides information about other financing programs such as the Small Business Administration's business loan program. Inquiries may be made to:

Department of Economic Development and Public Works
P. O. Box 589
Georgetown, Delaware 19947
Phone: (302) 856-7701, Extension: 325

BANK ASSETS OF $19 BILLION IN 1984 :

There are currently 49 financial institutions in Delaware offering a wide range of financial services to commercial and residential customers. The following table lists the major banks, their home office location, their number of branches, and their total assets:

	Number of Branches	Total Assets (000's)
State Banks and Trust Companies: 17 banks with 115 branches		
Baltimore Trust Company - Selbyville	3	$ 108,758
Bank of Delaware - Wilmington	34	1,123,500
The Bank of New York (Delaware) - Wilmington	2	488,078
Chemical Bank (Delaware) - Wilmington	1	2,043,383
Delaware Trust Company - Wilmington	30	816,315
Manufacturers Hanover Bank (Delaware) - Wilmington	1	1,249,275
Morgan Bank (Delaware) - Wilmington	1	2,276,792
Suburban Bank (Delaware) - Dover	1	110,788
The Sussex Trust Company - Laurel	14	233,479
Wilmington Trust Company - Wilmington	34	1,819,500
and 7 others	1	145,179
Non-Deposit Trust Companies: 3 banks with no branches		
American Guaranty & Trust Company - Wilmington	1	87,646
Delaware Charter Guarantee & Trust Co. - Wilmington	1	2,497,416
E. F. Hutton Trust Company	1	202,164
Mutual Savings Banks: 1 Mutual Savings bank with 5 branches		
Artisans Savings Bank - Wilmington	5	231,939
National Banks: 13 banks with 45 branches		
Beneficial National Bank (U.S.A.) - Wilmington	1	596,292
Chase Manhatten Bank (U.S.A.), N.A. - Wilmington	1	1,383,412
Maryland Bank, N.A. - Newark	1	575,433
Mellon Bank (Delaware), N.A. - Wilmington	30	465,796
and 10 others	1	1,391,648
Federal Savings Banks: 2 banks with 28 branches		
Wilmington Savings Fund Society	19	939,293
First Federal Savings Bank (Delaware)	9	234,854
Savings and Loan Associations: 13 institutions with 2 branches		
Delaware Savings and Loan Association	2	34,442
and 12 others	1	197,497

Source: Sixty-Fifth Annual Report of the State Bank Commissioner, State of Delaware, June 30, 1984.

EXPANDING FINANCIAL RESOURCES :

New Financial Institutions

Since the passage of the Financial Center Development Act in 1981, several financial institutions have established subsidiaries in Delaware. These companies have chosen Delaware because of the State's favorable business climate, including the absence of usury ceilings and lowered tax rates on bank income. The financial institutions which have applied for, or have been granted, charters since the passage of the Act include:

Delaware Subsidiary	Parent Company
Barclays Bank of Delaware	BarclaysAmericanCorporation
Bank of Boston Corporation	Bank of Boston
Chemical Bank (Delaware)	Chemical New York Corporation
Citibank (Delaware)	Citicorp
CoreStates Bank of Delaware	CoreStates Financial Corporation
E. F. Hutton Trust Co.	E. F. Hutton Group, Inc.
Equitable Bank of Delaware	Equitable Bancorporation
First Omni Bank	First Maryland Bancorp
M Bank	M Corporation
Manufacturers Hanover Bank (Delaware)	Manufacturers Hanover Corporation
Marine Midland Bank	Marine Midland Banks, Inc.
Maryland Bank	Maryland National Bank
Mellon Bank	Mellon Bank Delaware (N.A.)
Morgan Bank (Delaware)	J.P. Morgan & Co., Inc.
PNC National Bank	Provident National Corp.
Suburban Bank of Delaware	Suburban Bancorp
The Bank of New York (Delaware)	The Bank of New York Company, Inc.
The Chase Manhattan Bank	The Chase Manhattan Corp. (USA)

EXPANDING FINANCIAL RESOURCES (continued) :

The Consumer Credit Act was legislated in 1983 creating a favorable environment for the growth of banks owned by out-of-state holding companies. The primary business operation of these banks is the processing of consumer credit cards. With the increased banking operations in Delaware, a positive economic climate has spurred the growth of "non-bank" banks. These financial institutions are unique in that they offer restricted services - either consumer specific or commercial in nature. Consumer credit banks and "non-bank" banks which have recently applied for or been granted charters include:

"Non-Bank" Banks

Delaware Subsidiary	Parent Company
American Express Centurion Bank	American Express Company
Beneficial National Bank	Beneficial Finance Company
Chemical New York Corp.	Chemical First State Corp.
Colonial National Bank	Teacher's Service Organization
E. F. Hutton Bank	E. F. Hutton Group, Inc.
First National Bank of Wilmington	Commercial Credit Corporation
Horizon Bancorp, Morristown, New Jersey	Horizon Bancorp.
Greenwood Trust Company	All-State Enterprises, Inc.
J C Penney National Bank	J C Penney Company
PSFS	Pennsylvania Savings Fund Society

Consumer Credit Bank Act Banks

Fidelty Bank Delaware	Fidelcor, Inc.
Manufacturers Bank - Delaware	Manufacturers National Bank of Detroit
NBD Delaware Bank	NBD Bancorp. Inc.

EXPANDING FINANCIAL RESOURCES (continued) :

Commercial Finance Companies

The State has many commercial finance companies which make inventory, mortgage, accounts receivable and equipment loans.

Insurance Companies

Many insurance companies are active in commercial, term, and mortgage lending in Delaware. Loan programs available include real estate mortgage loans and sale and leaseback financing.

Cash Management

Regional banks presently offer an overnight cash management service to business customers. These banks electronically transfer funds from a firm's accounts at the end of each working day, invest those funds to earn the highest interest, and return the balance plus the interest to the firm's account by the start of the next working day.

Delaware's workers are very productive and highly educated. Salaries are competitive and union membership is lower than the average state. Rapidly growing employment sectors in the Delaware economy include Manufacturing, Trade, Finance and Services.

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Manufacturing Sector Employs the Most Workers	IV-3
Manufacturing Earnings Compared to Other States	IV-4
Buying Power of State's Salaries Exceeds National Average	IV-5
Southern Delaware's Wages are Lower	IV-6
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Shorter Duration of Unemployment Claims	IV-9

LARGE AND GROWING SUPPLY OF LABOR :

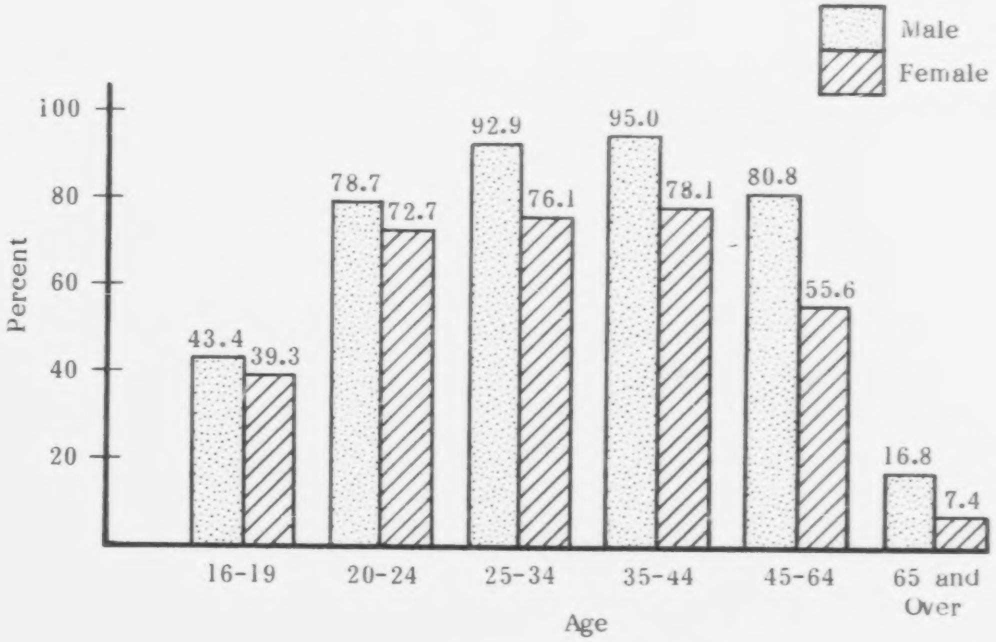
Delaware has a large and growing labor force. The labor pool has doubled since 1970 and numbered 308,000 in 1984.

Delawareans' eagerness to work is reflected in the State's labor force participation rates which exceed the national levels. The 1980 Census indicated more than 63% of Delaware population aged 16 and over were labor force participants compared to 62% nationally. Within this age group, Delaware females participated at a 52% rate compared to 50% nationally while the Delaware male participation rate was 76% compared to 75% nationally.

In addition to relatively high labor force participation rates, Delaware's population aged 20 and over is expected to increase by more than 10% over 1980 levels by the year 1985, thus assuring a growing supply of labor to Delaware businesses.

Because Delaware is small, it easily attracts workers from its three neighboring states. More than 9% of the State's labor force commutes into Delaware. This source of workers has expanded in recent years as the unemployment rates of many states in the region have exceeded the national averages.

Percent of Total Age Group in the Labor Force
1985



Source: Delaware Department of Labor

MANUFACTURING SECTOR EMPLOYS THE MOST WORKERS :

Delaware's employment is heavily concentrated in manufacturing compared to the U. S. and regional averages. In 1984, manufacturing generated 25% of Delaware's jobs, compared with an average of 21% nationally. However, 45% of these manufacturing jobs were in chemical companies, compared with less than 6% nationally. Nearly half of these "chemical manufacturing" jobs in Delaware were in home office and research operations. This unusual distribution helps explain the relatively "high wages of the manufacturing workers" throughout the State.

The construction industry and food processing are also relatively strong employers in the State. Sectors employing fewer workers than the national averages are services, transportation and public utilities, and state and local government.

Delaware's Employment Compared With the Nation

	Delaware Number of Employees (In Thousands)		1984 Percent of Total	
	1984	1975	DE.	U. S.
Total Nonagricultural	280.6	229.2	100.0	100.0
Manufacturing	70.5	65.7	25.1	20.8
Durable Goods	19.3	15.4	6.9	12.4
Primary and Fabricated Metals	3.6	4.0	1.3	2.5
Machinery and Transportation Equipment	12.6	8.3	4.5	6.8
Other Durables	3.2	2.9	1.1	3.1
Nondurables	51.2	50.3	18.2	8.5
Food	8.7	8.0	3.1	1.7
Textile	0.5	0.7	0.2	0.8
Apparel	1.4	3.5	0.5	1.3
Printing	2.1	1.8	0.7	1.4
Chemicals	31.7	30.6	11.3	1.1
Rubber and Plastics	3.2	3.2	1.1	0.8
Other Nondurables	3.6	1.7	1.3	1.2
Nonmanufacturing	210.1	164.2	74.9	79.2
Construction	16.9	14.5	6.0	4.6
Transportation and Public Utilities	12.1	11.8	4.3	5.5
Trade	62.6	50.3	22.3	23.1
Finance	17.4	10.9	6.2	6.0
Services	57.7	36.4	20.6	22.0
Government	43.4	40.3	15.5	17.0
Federal	5.4	5.7	1.9	3.0
State and Local	37.9	34.6	13.5	14.0

Source: Delaware Department of Labor, Current Employment Statistics Program, February, 1985.

MANUFACTURING EARNINGS COMPARED TO OTHER STATES :

Although the State's manufacturing wages appear relatively high, the proportion of those workers who are employed in home office and research center chemical employment is significantly larger than the average state. However, the rate of growth in Delaware's manufacturing wages has been below the national average as well as those of many of our surrounding states for the last several years. As a result, Delaware's manufacturing wages are rapidly moving toward national and regional averages as illustrated by the table below.

In addition, Delaware's labor force is very well-educated, with unusually low rates of illiteracy. Further, 67.8% of its population has completed high school compared to 66.3% for the nation.

Average Hourly Earnings of Production Workers in Manufacturing

	1983	1981	1976
DELAWARE	$9.13	$8.28	$5.51
Maryland	9.02	8.39	5.52
New Jersey	9.11	7.91	5.33
New York	8.84	7.84	5.27
Pennsylvania	8.95	8.30	5.36
U. S. average	8.84	7.91	5.02

Sources: U. S. Department of Labor, Employment and Earnings, States and Areas, 1939-1978, and Supplement to Employment Hours, and Earnings, States and Areas, 1980-1983.

BUYING POWER OF STATE'S SALARIES EXCEEDS NATIONAL AVERAGE :

In January 1985, the Runzheimer Company prepared a cost of living comparison for two cities in Delaware and several other cities in near-by states, and the "Standard City" across the U. S. Runzheimer then calculated the salary adjustment that would be necessary to enable the families living in these different areas to purchase comparable lifestyles. For example, the following table indicates that in order to compensate for differences in the cost of living at the $25,000 average lifestyle, an employee would have to be given an annual salary of $29,473 if he choose to locate in New York, and could be paid $22,800 if he worked in Wilmington, Delaware.

The second column of the following table indicates that in most cases these differentials widen at the higher income levels.

Buying Power Differentials

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	$-2,211	$-2,863
Wilmington, DELAWARE	-2,202	-1,140
Washington, DC	+1,595	+4,526
Chicago, Illinois	+930	+2,011
Baltimore, Maryland	+5	+135
Boston, Massachusetts	+3,663	+7,141
Trenton, New Jersey	+817	+3,548
New York, New York	+4,473	+7,690
Cleveland, Ohio	+877	-377
Philadelphia, PA	+1,296	+1,836
Standard City, USA	0	0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1985.

SOUTHERN DELAWARE'S WAGES ARE LOWER :

Businesses locating in southern Delaware have discovered lower labor costs. The following comparison of wages in the three counties shows that workers in southern Delaware have lower earnings than the averages for New Castle County.

The following table was produced from a survey of employers in each county in November 1984.

Average Delaware Starting Wages

Job Title	New Castle County	Kent County	Sussex County
Laborers and Unskilled Workers	$ 5.56	$ 4.57	$ 4.12
Operators and Semiskilled Workers	6.60	5.37	4.97
Secretary I	5.60	5.03	4.54
Welder	8.02	6.40	7.00
Typist	4.40	4.32	4.50
Key Entry Operator I	5.75	4.93	4.64
Computer Programmer I	8.46	8.25	6.03
Computer Operator I	6.51	6.28	4.20
Maintenance Electrician	9.66	8.93	7.52
Maintenance Mechanic	8.55	6.68	6.09
Receiver	6.89	5.82	4.90
Warehouseman	6.76	4.67	4.67
Order Filler	5.03	3.85	3.62
Material Handling Laborer	6.69	4.47	4.32
Assembler	4.83	6.40	5.35
Cannery Worker	6.95	4.81	5.37
Offset Lithographic Press Operator	7.77	5.00	5.17

Source: Delaware Development Office, "A Survey of Wages in Delaware's Manufacturing, Wholesale Trade, and Motor Freight Industries," January 1985.

HIGH PRODUCTIVITY PER WAGE DOLLAR :

Delaware workers have consistently been very productive. The total value added by manufacturing in the State in 1978, the most recent year for which data is available, was $2.0 billion, which when divided by production wages equals $4.31 of output for each dollar of wages. This is 15.8% higher than the U. S. average.

Productivity Per Wage Dollar - 1978

DELAWARE	$4.31
Maryland	3.49
New Jersey	4.17
New York	4.29
Pennsylvania	3.36
U. S. average	3.72

Source: U. S. Department of Commerce, Bureau of the Census, 1978-1979 Annual Survey of Manufactures, January 1983.

In addition, the value added by each worker has also consistently been above the average for the U. S. and that of Delaware's neighbors. This calculation is the value added by manufacturers divided by the number of production workers.

Value Added Per Worker - 1978

DELAWARE	$60,408
Maryland	45,794
New Jersey	50,112
New York	50,072
Pennsylvania	42,951
U. S. average	46,184

Source: U. S. Department of Commerce, 1978-1979 Annual Survey of Manufactures, January 1983.

LOWER QUIT RATES OF WORKERS :

Delaware workers have lower quit rates than the average worker in the U. S. As evidenced by the labor turnover data, Delawareans were less likely to quit their jobs than the average employee during the six-year period from 1975 to 1980. The monthly quit rate for Delaware workers in 1980, the most recent year for which data is available, was 1.0 quits per 100 employees, compared with 1.5 for the nation.

UNION MEMBERSHIP LOWER THAN AVERAGE :

The proportion of Delaware's work force which is unionized has decreased in the last decade, reflecting the national trend. In addition, the State's unionization rate is 17% lower than the regional average.

Union Membership

Percent of Nonagricultural Employment

	1980	1970
DELAWARE	25.1	25.8
Illinois	30.6	37.3
Maryland	22.6	24.5
Massachusetts	24.9	27.2
New Jersey	25.6	31.2
New York	38.7	40.2
Ohio	31.5	38.9
Pennsylvania	34.6	40.0
U.S. average	25.2	30.8

Source: U. S. Department of Commerce, Bureau of the Census, Statistical Abstract of the United States, 1985.

From 1978 through September 1984, only seventy-six union elections were held throughout the State. Of these elections, 30, or 39% were successful.

Union Elections
1978-1984*

Year	Elections	Won	Lost	Success Rate
1978	13	8	5	62%
1980	15	3	12	20%
1981	7	5	2	71%
1982	18	8	10	44%
1983	13	3	10	23%
1984	10	3	7	30%

---

*January through September.

Source: National Labor Relations Board, Washington, DC, Elections for the State of Delaware.

LOW WORK STOPPAGE RATES :

Delaware consistently has had one of the lowest work stoppage rates in the nation. The State's work time lost as a percentage of total working time has been 12.5% less than the national average for the past eight years. The experience in 1980 is illustrative:

Work Stoppages - 1980

	Workers Involved (x1000)	Idle Days As A Percent of Non-agricultural Work Time	Number
DELAWARE	1.6	.05	13
Maryland	9.7	.03	53
New Jersey	41.8	.10	236
New York	119.7	.08	341
Pennsylvania	118.6	.18	449
U. S.	1,366.3	.14	3,885

Source: U. S. Department of Labor, Bureau of Labor Statistics, Analysis of Work Stoppages, 1980.

SHORTER DURATION OF UNEMPLOYMENT CLAIMS :

On average, during the past eight years, the duration of unemployment claims in Delaware is approximately one-half week less than the U. S. average, indicating the State's stable work environment and the desire of work force participants to obtain employment. The State's comparative experience has improved over the previous recession.

Duration of Unemployment Claims

	Delaware (weeks)	United States (weeks)
1975	18.9	15.7
1976	16.2	14.9
1977	13.5	14.2
1978	13.8	13.3
1979	12.3	13.1
1980	13.7	14.9
1981	14.2	14.5
1982	14.4	15.9
1983	12.9	17.5
1984	13.0	n.a.

Sources: Delaware Department of Labor and U. S. Department of Labor, Bureau of Labor Statistics, February 1985.

Delaware offers a wide array of education and training institutions. The Development Office utilizes the full range of these institutions to provide employment and training services to assist new and expanding businesses. Local school districts receive a high level of State financial support and superior quality teachers and innovative programs have resulted in high performance by students in national scholastic competitions.

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Services in Great Demand	V-4
Quality of Education is Very High	V-5
Vocational Training Geared to Business Needs	V-7
Map of State School Districts and Enrollments	V-8
Post-Secondary Options Abound	V-9
Post-Secondary Education Institutions	V-10
Highlights of State-Supported Higher Education	V-11
Center of Research and Development Activity	V-13

DELAWARE DEVELOPMENT OFFICE PROVIDES EMPLOYMENT AND TRAINING SERVICES :

Purpose

Delaware Development Office (DDO) brokers and financially underwrites employment and training activities that respond to business needs. DDO provides employment and training services to new and expanding businesses and works closely with individual employers to determine their labor needs. A qualified work force can be assembled and specific job training programs designed to meet business start-up, ongoing, or retraining needs.

Employment Services

Given the staffing needs and minimum skill requirements that a business determines as necessary for employment, DDO assesses the labor market for potential candidates. Advertising, applicant prescreening, and pretesting is provided through the professional staff of the Department of Labor Job Service. Only potential employees who more than meet minimum requirements are referred to a company for job interviews. DDO also makes available to business a list of licensed private employment agencies and any business is free to develop their applicant pool of employees in the way that best serves their needs.

Affirmative Action

DDO is able to assist business in meeting affirmative action goals. Using a network of community resources, a company can be provided with qualified applicants from racial and ethnic minority groups. Recruitment is also possible when a business desires trained handicapped persons, women for traditional and nontraditional employment, veterans, or older workers to fill specific hiring targets.

Training

When the labor market cannot respond to an employer's needs, or when additional skills are necessary because of a particular business situation, Delaware Development Office has available over 60 recognized educational facilities that can be contracted with to provide skill training designed to company specifications. Delaware has colleges, vocational schools, specialized training centers, and independent training agencies that provide business, industrial, and service training.

DELAWARE DEVELOPMENT OFFICE PROVIDES EMPLOYMENT AND TRAINING SERVICES (continued):

Subsidized Training

For new and expanding industries, subsidized training programs can be arranged. The amount and type of subsidy are determined by the size of the business, its potential impact on the Delaware economy, and the availability of other training resources. DDO makes use of Job Training Partnership Act and Blue Collar Jobs Act funds for industrial training. Programs are developed with specific businesses to meet their stated hiring needs and skill levels. Industry maintaining total control of the hiring decisions.

Training is designed by the business, and DDO contracts with training institutions to meet designed specifications on content, scope, and proficiency. The business chooses the educational facility they wish to use, and that facility is only reimbursed by DDO when business has signed off that their requirements have been met.

Cost for training varies according to skill level needed and numbers to be trained. Delaware Development Office will cover all cost of instruction for companies training a minimum of 25 persons. Other costs that DDO can assume are facility overhead, including machinery operation, consumable supplies, and testing and evaluation fees. Additional cost sharing and reimbursement depends on total number of company employees, use of company machinery for training, and company investment in trainees.

In addition, DDO can coordinate targeted jobs tax credits, on-the-job training subsidies, and other programs which are available.

In many instances, a business may be in direct contact with an educational facility for training services. In those cases where the business can show that the training will provide new or upgraded employment to a minimum of 25 persons, the educational facility and business should contact DDO to negotiate cost participation under these guidelines.

SERVICES IN GREAT DEMAND :

The following are examples of the ways in which companies have taken advantage of one or more of these special services:

- A manufacturing employer required 350 specially-trained welders. The existing labor market could not supply the specialized welders to meet the employer's demands, so the Delaware Development Office initiated a training program at a local community college which was able to provide the necessary trained applicants for the employer.

- An existing manufacturer expanding its assembly line and changing to a computerized operation utilized our services to retrain current employees and provide start-up training for the new employees.

- Several financial institutions locating in Delaware were assisted in the design and implementation of employee training programs for their new operations.

- The Delaware Development Office generated an entire applicant pool for a new bank locating in the State. The Office handled initial job posting, applications, testing, and pre-screening prior to the final interviews conducted by the employer.

- As the coordinator for the Governor's Task Force on Hiring of Minorities and the Handicapped, the Office has designed special recruitment efforts to enable employers to hire well-trained and highly-qualified employees from these groups.

- By assisting in the Jobs for Delaware Graduates program (the model for Jobs for American Graduates), the Delaware Development Office has enabled high school seniors to be trained as highly-motivated new employees.

QUALITY OF EDUCATION IS VERY HIGH :

The State has made a major financial commitment to education:

- In 1984, Delaware spent 21% more per pupil than the average state. Delaware ranked 6th among all states in the nation for expenditures per pupil.
- The State allocates 46% of its budget to education. Public schools receive over 68% of their support from State funds.

The pupil/teacher ratio in Delaware schools in 1984 was 16.6, compared with the national average of 18.3. More than 37% of the public school teachers hold advanced degrees.

Student Achievements Are High

- Average levels of achievement by Delaware students, for all grades, are consistently above national norms as measured by the Comprehensive Test of Basic Skills. Elementary test scores were 10% higher than the national average in 1984, and Delaware's eleventh graders scored 9% higher.
- Delaware's high school seniors ranked fifth on the Scholastic Aptitude Test. In 1984, the average verbal score for Delaware was 7 points higher than the national average and 10 points higher than the average of the mideastern states.
- In September 1984, 48 Delawareans were identified as National Merit Scholarship semi-finalists. Delaware scholars earned one of the nation's highest set of qualifying scores, tieing three other states.
- A statewide competency-based education system has recently been adopted by the Delaware State Board of Education. This system provides for the educational accountability of Delaware graduates by requiring students to demonstrate minimum competency levels before earning a high school diploma.

Special Programs

- A State-supported Gifted and Talented Program has been introduced in Delaware public schools.
- Basic skills improvement programs concentrating on reading and mathematics have been introduced in many school districts.
- Delaware currently ranks first in the nation in the percent of children receiving special services for the handicapped.

QUALITY OF EDUCATION IS VERY HIGH (continued) :

Nonpublic Schools

- In addition to Delaware's outstanding public schools, there are also private and parochial schools. Approximately 24,000 students are enrolled in private primary and secondary schools throughout the State. Specialized schools for the physically or emotionally handicapped are also available.

Vocational-Technical Training

- More than two-thirds of Delaware's secondary students take some form of vocational training.
- Flexibility in the vocational curriculum allows the State to offer new or adjusted courses to meet the economic development needs of the State.
- Vocational students must satisfy minimum competency requirements before graduating.
- In 1984, 5,050 adults were enrolled in vocational training programs and 26% of these participated in an apprentice program.
- Delaware is the only state in the nation which encourages students to participate in career-oriented educational organizations by supporting their individual membership fees.
- Delaware is unique in the fact that it is the only state with a vo-tech school district in each county.

VOCATIONAL TRAINING GEARED TO BUSINESS NEEDS :

Training students for productive careers is a prime concern of Delaware educators, and our secondary schools offer vocational programs that complement the diversity of the State's employment opportunities. Since the curriculum is based on up-to-date projections of employer needs, business and industry benefit and prosper by having properly trained employees. Leaders in business and industry help shape these educational efforts.

Enrollment-Fall 1984

	Vocational School Districts[1]			Comprehensive School Districts[2]			
Courses	New Castle County	Kent County	Sussex County	New Castle County	Kent County	Sussex County	State Total
Agriculture	58	29	57	1,080	987	918	3,129
Business	334	95	216	11,511	2,734	2,985	17,875
Communications	91	-	-	64	-	96	251
Construction Trades	654	234	170	-	-	37	1,095
Consumer, Personnel	279	72	103	-	-	-	454
Health	454	73	52	4,348	-	1,088	6,015
Home Economics	380	123	109	6,856	1,117	2,866	11,451
Industrial Arts	-	-	-	8,572	3,213	3,610	15,395
Mechanics & Repairs	686	206	209	162	71	44	1,378
Precision and Production	498	105	108	108	-	44	863
Special Programs	483	33	29	29,710	7,998	16,979	55,232
Technical Ed.	213	12	23	-	-	-	248
Transportation	-	-	-	-	-	-	-
Total	4,130	982	1,076	62,411	16,120	28,667	113,386 [3]

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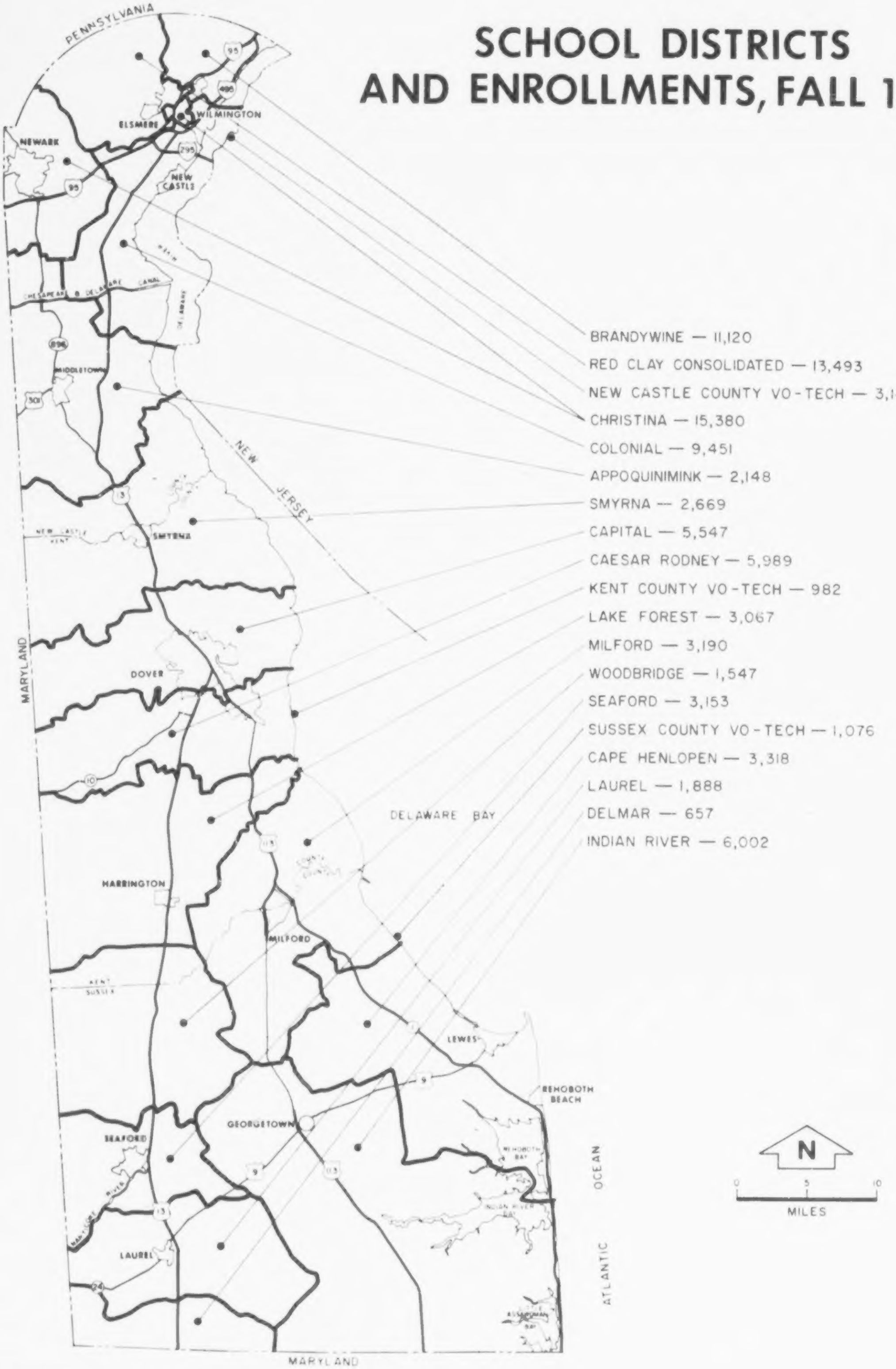
[1] Enrollment data is unduplicated; students eligible for course work in only one program area.

[2] Enrollment data is duplicated. Students are eligible to take courses in more than one program area; therefore, students can be counted in more than one program area.

[3] This figure includes the duplicated program area enrollment; total number of individual students enrolled in vocational education programs in the Fall of 1984 was 37,000.

Source: Delaware Department of Public Instruction, Division of Planning, Research, and Evaluation, January 1985.

SCHOOL DISTRICTS AND ENROLLMENTS, FALL 1984


PENNSYLVANIA
95
495
WILMINGTON
ELSMERE
NEWARK
295
NEW CASTLE
95
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
LEWES
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
9
113
13
LAUREL
24
OCEAN
ATLANTIC
MARYLAND
N
0
5
10
MILES

BRANDYWINE — 11,120
RED CLAY CONSOLIDATED — 13,493
NEW CASTLE COUNTY VO-TECH — 3,148
CHRISTINA — 15,380
COLONIAL — 9,451
APPOQUINIMINK — 2,148
SMYRNA — 2,669
CAPITAL — 5,547
CAESAR RODNEY — 5,989
KENT COUNTY VO-TECH — 982
LAKE FOREST — 3,067
MILFORD — 3,190
WOODBRIDGE — 1,547
SEAFORD — 3,153
SUSSEX COUNTY VO-TECH — 1,076
CAPE HENLOPEN — 3,318
LAUREL — 1,888
DELMAR — 657
INDIAN RIVER — 6,002

SOURCE: DELAWARE DEPARTMENT OF PUBLIC INSTRUCTION, AUXILIARY SERVICE BRANCH.

POST-SECONDARY OPTIONS ABOUND :

Colleges and Universities

Delaware offers broad opportunities for post-secondary education through four colleges and two universities. A total of 87 associate and 92 bachelor degree programs are available in many fields, including liberal arts, business, education, nursing, engineering and criminal justice. Doctoral degrees in many different subjects are available in Delaware including law, and a doctorate in medicine through a formal arrangement with Jefferson Medical College in Philadelphia. Collectively, Widener University, the publicly-supported University of Delaware, Delaware State College and Delaware Technical and Community College, and the three independent colleges Goldey Beacom College, Wilmington College and Wesley College provide quality education to Delawareans.

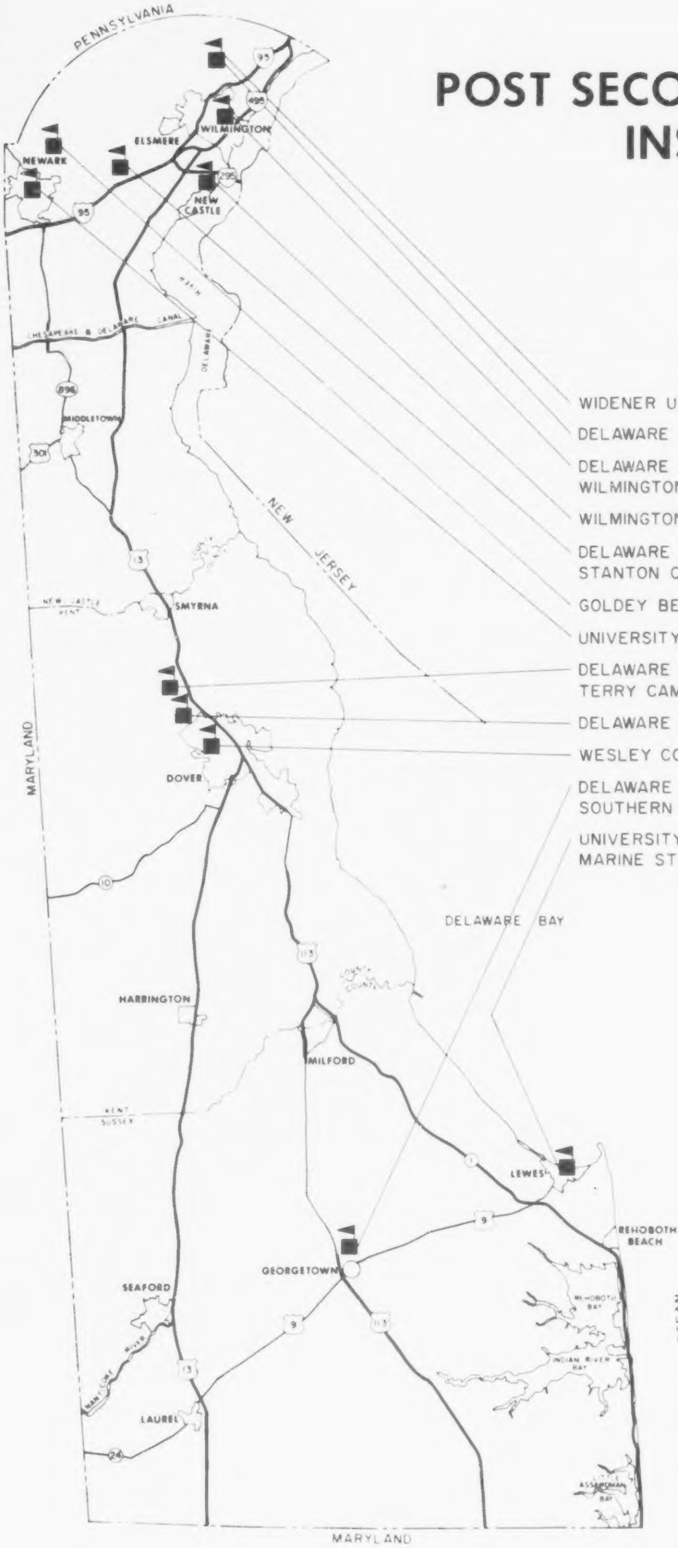
Training Schools

Training schools in Delaware greatly expand the post-secondary educational opportunities available in the State. Training is available in such areas as aircraft piloting, nursing, data processing, secretarial skills, bookkeeping, tractor trailer operation and laboratory technology. Private training schools must be licensed or approved by the State on an annual basis.

Adult Continuing Education

Service to the community at-large, and to employed adults seeking to enhance their job skills, is provided by the continuing education divisions of most of the State's institutions of higher learning. The University of Delaware provides the fifth largest and one of the most comprehensive continuing education programs in the nation, with flexible part-time and avocational opportunities at many sites throughout Delaware. Out-of-state undergraduate programs are offered by Coastline Community College of California and Southern Illinois University, and graduate programs are offered by Central Michigan University, Southern Illinois University and Temple University, all at the Dover Air Force Base. In addition, evening or weekend study options are offered by several colleges statewide.

POST SECONDARY EDUCATION INSTITUTIONS


PENNSYLVANIA
NEWARK
ELSMERE
WILMINGTON
NEW CASTLE
95
495
295
CHESAPEAKE & DELAWARE CANAL
896
MIDDLETOWN
301
13
NEW JERSEY
DELAWARE RIVER
NEW CASTLE
KENT
SMYRNA
DOVER
MARYLAND
10
DELAWARE BAY
HARRINGTON
113
MILFORD
KENT
SUSSEX
LEWES
1
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
REHOBOTH BAY
INDIAN RIVER BAY
OCEAN
ATLANTIC
LAUREL
24
ASSAWOMAN BAY
MARYLAND
N
0
5
10
MILES

WIDENER UNIVERSITY (DELAWARE CAMPUS)

DELAWARE LAW SCHOOL (WIDENER COLLEGE)

DELAWARE TECHNICAL AND COMMUNITY COLLEGE WILMINGTON CAMPUS

WILMINGTON COLLEGE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE STANTON CAMPUS

GOLDEY BEACOM COLLEGE

UNIVERSITY OF DELAWARE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE TERRY CAMPUS

DELAWARE STATE COLLEGE

WESLEY COLLEGE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE SOUTHERN CAMPUS

UNIVERSITY OF DELAWARE MARINE STUDIES COMPLEX

SOURCE: DELAWARE DEVELOPMENT OFFICE.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION :

University of Delaware

- A private University with public support, the University of Delaware is a Land-Grant and a Sea-Grant institution. The University's main campus is in Newark. A University Parallel Program is conducted on the campuses of Delaware Technical and Community College. An Agricultural Research Station is located in Georgetown, a Marine Studies Complex and a new research park are in Lewes, and continuing education facilities, an urban agent program, Cooperative Extension Service activities and a Visitors' Center are in Wilmington.

- The combined SAT score for the average University freshman is well above the national average for college-bound individuals. One-half of all freshmen are in the top 20% of their graduating class. Students accepted into the University Honors Program have SAT scores in the top 3% nationally.

- The University's faculty includes internationally known scientists, authors and teachers, 75% of whom hold doctorates. Among these scholars are winners of the Humboldt Prize, the Rhodes Scholarship, the Bingham Medal, the Professional Progress Award in Chemical Engineerings, the Outstanding Academic Book Award, the National Council on the Arts Poetry award, the Pulitzer Prize and the Fulbright-Hays Award, as well as recipients of the American Council of Learned Societies and the Woodrow Wilson, Guggenheim and Rockefeller Foundation fellowships.

- The American Assembly of the Collegiate Schools of Business has accredited the University's Master of Business Administration Program and reaccredited the undergraduate business program. Less than 20% of all business programs of higher education in the country have received this recognition.

- Cooperative programs are conducted in such areas as museum studies, art conservation, ornamental horticulture and physics with the Henry Francis du Pont Winterthur Museum, the Eleutherian Mills-Hagley Foundation, Longwood Gardens and the Bartol Research Foundation.

- With more than 1.5 million volumes of books and serials, the University of Delaware Library is the largest comprehensive research collection in the State.

- Technological advances achieved by researchers in the University's College of Engineering have attracted international recognition. The College is the home of one of the top chemical engineering programs in the country, as well as respected programs in civil, electrical and mechanical and aerospace engineering.

- The University's Institute of Energy Conversion is one of the world's largest thin-film solar cell laboratories performing research and process development for industry.

- The University of Delaware is a leader in the development of instructional programs making use of sophisticated computer technology.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION (continued) :

Delaware State College

- The College has received a grant from the W.K. Kellogg Foundation to develop an Agriculture Literacy program.
- A Mobil Oil Company grant was awarded to the College to be used to expand the Library collection and to provide the Science Library access to computerized data.
- Masters' degree programs in Social Work and Business Administration will be available in fall of 1985.

Delaware Technical and Community College

- The College is a statewide institution with four campuses located in Delaware's three counties — Wilmington and Stanton Campuses in New Castle County, Terry Campus in Kent County and the Southern Campus in Sussex County — providing convenient access to the College's full-time and continuing education programs.
- The curricula anticipates and works with the needs of business and industry by providing training programs in up-to-date technologies in Engineering, Business, Health Sciences and Public Service in both day and evening classes.
- Programs that are unique and reflect a close working relationship with business and industry include: Fire Protection Technology, Process Piping Design Technology, Poultry Technology, Automotive Engineering/Robotics and Computer Engineering.
- Cooperative education and internship training programs which integrate classroom study with practical work experience.
- An established industrial training department provides start-up and upgrading programs customized to the needs of new and existing industries.
- Graduates are in demand and exhibit up-to-date technical skills. Ninety percent of the graduates find employment in their areas of expertise.
- The student population is diverse with the median age of 27 years. The maturity of the student, combined with their technical training, provides a valuable asset for local industries.
- A parallel program exists with the University of Delaware.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY :

E. I. du Pont de Nemours and Company

The DuPont Company has more than a half-dozen research facilities in New Castle County serving four primary areas: life sciences, chemicals, polymers, and photosystems and electronics. Delaware is home for most of DuPont's research and development efforts for its 1,800 products and product lines. In view of the company's increased emphasis on life sciences, DuPont has constructed an $85 million life sciences research facility at its Experimental Station near Wilmington.

Helix Associates, Incorporated

Helix is a research and development chemical company, founded in 1973 to develop improved processes for the manufacture of high-value chemical specialities. Helix's expertise lies in scaling-up laboratory processes. The company also manufactures high-performance chemicals used in diagnostics, biochemicals, and photo products.

Hercules Incorporated

Hercules conducts its major research and development at its research center near Wilmington. The center has approximately 1,000 employees, and research is targeted at fundamental studies in chemistry and engineering, applied research on new products, development of pilot plant processes, and the improvement of manufacturing techniques for existing product lines.

ICI Americas Inc.

ICI Americas headquarters site, near Wilmington, includes chemical research and development laboratories as well as a pharmaceuticals research and development center. The pharmaceuticals R & D Center more than doubles the company's capacity for developing and testing new drugs, and incorporates some of the most advanced pharmaceutical research technology available today. ICI Americas research activities are closely coordinated with the worldwide research programs of its parent company, Imperial Chemical Industries PLC of London, England, one of the world's largest chemical companies.

Reichhold Chemicals

Reichhold's facilities in Delaware include a Research, Development and Technical Research Laboratory engaged in research and development of organic polymers, including emulsions and latex. Analytical, chemical computer, instrumentation, engineering and material sciences are employed at its laboratory and pilot plant operations in the Dover area.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY (continued):

University of Delaware

The University of Delaware's outstanding reputation for research in cooperation with industry extends through a wide range of areas. The breadth and depth of the University's research effort is indicated by its capability as a partner for industry in such areas as composite materials; information science, including expert systems and software development; natural science, with emphasis on biotechnology; energy, with particular excellence in photovoltaics; robotics; virology and development of genetically engineered vaccines; and agrigenetics, including plant tissue culture research. In 1984, about 100 different research projects were undertaken on a contract basis at the University. A Research Partnership Fund established at the University by the State in 1984 provides matching monies for new technological investigations with industry, and the University Research Park at Lewes, adjacent to the College of Marine Studies, is ideally located for research partnerships. Through its ten colleges, several institutes and various centers, including the Center for Climatic Research, Center for Composite Materials, Center for Colloidal Science, Center for Mariculture Research, and others, the University has helped foster growth and development in the chemical, computer, energy, food processing, agricultural and marine sciences industries.

W. L. Gore and Associates, Incorporated

W. L. Gore & Associates, Inc. is an international manufacturing firm with corporate headquarters and manufacturing facilities in Newark. The company manufactures electronic products for the computer and telecommunications industries. Major developments in the electronic, fiber, filtration, and fabric product areas followed the firm's 1969 discovery of a way to stretch polytetrafluoroethylene to produce GORE-TEX membrane, a waterproof, windproof, breathable membrane that has found many uses in outdoor wear, high performance fibers, industrial filtration systems and vascular grafts. The company's unique management philosophy and its lattice structure, which involves direct communication, has enabled it to maximize its extensive research to react quickly to developing markets.

Delaware's location at the center of the East Coast of the United States provides unusually good market access. Delaware lies in the Eastern Megalopolis where one-third of the population of the United States resides. A circle, 350 miles in radius and centered in Wilmington, encompasses every major population center from Boston in the north, to Raleigh, North Carolina, in the south, and as far west as Cleveland, Ohio. Modern highways, railroads, airports, ports, and public transit systems facilitate the movement of products and people.

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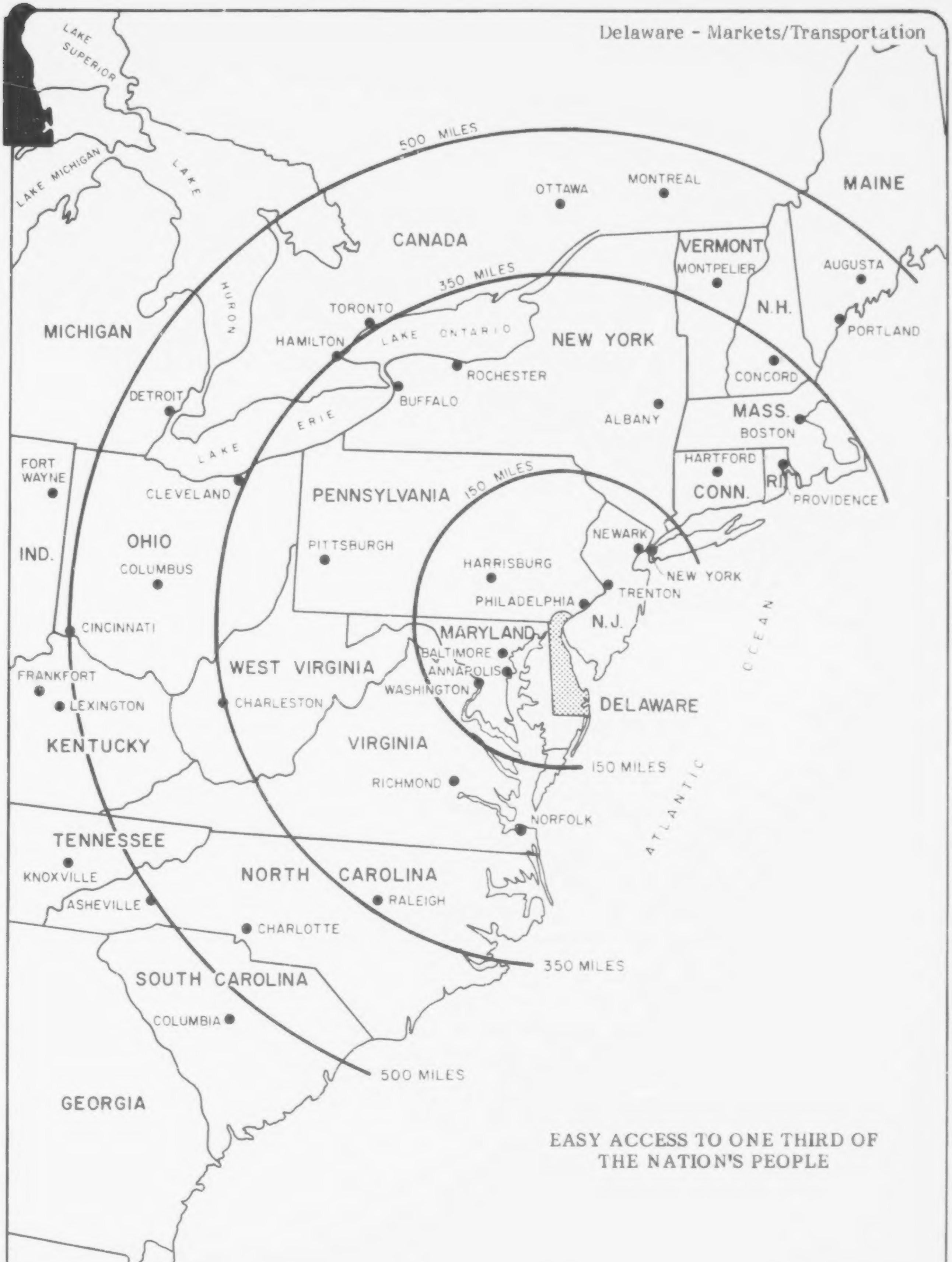
Lower Automobile Transportation Costs	VI-3
Railroad Service to Every County	VI-6
Proximity to Major Airports	VI-8
Year-Round Port Service	VI-10
Well-Utilized Public Transit Systems	VI-12


LAKE SUPERIOR
LAKE MICHIGAN
LAKE HURON
500 MILES
350 MILES
150 MILES
OTTAWA
MONTREAL
MAINE
CANADA
VERMONT
MONTPELIER
AUGUSTA
N.H.
PORTLAND
CONCORD
MICHIGAN
TORONTO
HAMILTON
LAKE ONTARIO
ROCHESTER
NEW YORK
BUFFALO
DETROIT
ALBANY
MASS.
BOSTON
LAKE ERIE
FORT WAYNE
CLEVELAND
HARTFORD
CONN.
RI
PROVIDENCE
PENNSYLVANIA
OHIO
IND.
NEWARK
PITTSBURGH
HARRISBURG
NEW YORK
COLUMBUS
TRENTON
PHILADELPHIA
N.J.
CINCINNATI
MARYLAND
BALTIMORE
ANNAPOLIS
WASHINGTON
WEST VIRGINIA
FRANKFORT
LEXINGTON
CHARLESTON
DELAWARE
OCEAN
KENTUCKY
VIRGINIA
RICHMOND
ATLANTIC
NORFOLK
TENNESSEE
KNOXVILLE
ASHEVILLE
NORTH CAROLINA
RALEIGH
CHARLOTTE
SOUTH CAROLINA
COLUMBIA
GEORGIA

EASY ACCESS TO ONE THIRD OF
THE NATION'S PEOPLE

EXCELLENT HIGHWAY SYSTEM SERVING THE EASTERN MEGALOPOLIS :

Interstate Highway 95, the major north-south highway along the Eastern Seaboard, runs from Maine to Florida. Through this vital transportation link, Delaware offers industry fast, efficient, and economical delivery service anywhere in the nation. One-third of the population of the country can be reached within one day.

Interstate 95 joins Delaware in the north from Philadelphia, cuts through the center of Wilmington to the Maryland line south of Newark, Delaware, and provides direct access to the Baltimore Harbor Tunnel and the Baltimore Beltway to points south and west. Interstate Highway 295 crosses the Delaware River via the Delaware Memorial Twin Bridges and connects with the New Jersey Turnpike and I-295 to New York and New England. The Wilmington Bypass, I-495, runs adjacent to many of northern Delaware's major industrial parks and the Port of Wilmington.

The major industrial centers in central and southern Delaware are linked to the Interstate system by U.S. Highways 13 and 113. These routes provide direct connections with the Chesapeake Bay Bridge Tunnel to Norfolk and the southern states. U.S. Route 301 begins at the Delaware Memorial Twin Bridges and goes to Richmond, Virginia, via the Chesapeake Bay Bridge at Annapolis. This convenient route joins Interstate Highway I-60 and rejoins I-95 at Richmond for points west and south, and bypasses the congested Baltimore and Washington, DC areas for timesaving delivery. The Cape May-Lewes Ferry links southern New Jersey with southern Delaware, joining the entire Delmarva Peninsula with the Garden State Parkway.

ICC common and contract carriers are available throughout the State. There are also numerous private truck rental companies.

LOWER AUTOMOBILE TRANSPORTATION COSTS :

Delaware transportation costs are moderate when compared to other areas of the country as illustrated by the personal transportation index tabulated on Page VI-4. For example, a Wilmington family with a $25,000 income would find that they saved 13% over the resident of the average city for their automobile transportation expenses. If the same family moved to Philadelphia, their car costs would increase by 21%.

LOWER AUTOMOBILE TRANSPORTATION COSTS (continued):

Index of Automobile Transportation Costs

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	85.2	87.2
Wilmington, DELAWARE	87.2	88.7
Cleveland, Ohio	91.7	91.4
Baltimore, Maryland	95.7	95.7
Standard City, U.S.A.	100.0	100.0
Chicago, Illinois	100.8	100.5
Trenton, New Jersey	100.9	102.4
Washington, DC	100.9	104.3
Boston, Massachusetts	105.3	101.7
Philadelphia, Pennsylvania	105.6	105.6
New York, New York	157.3	137.3

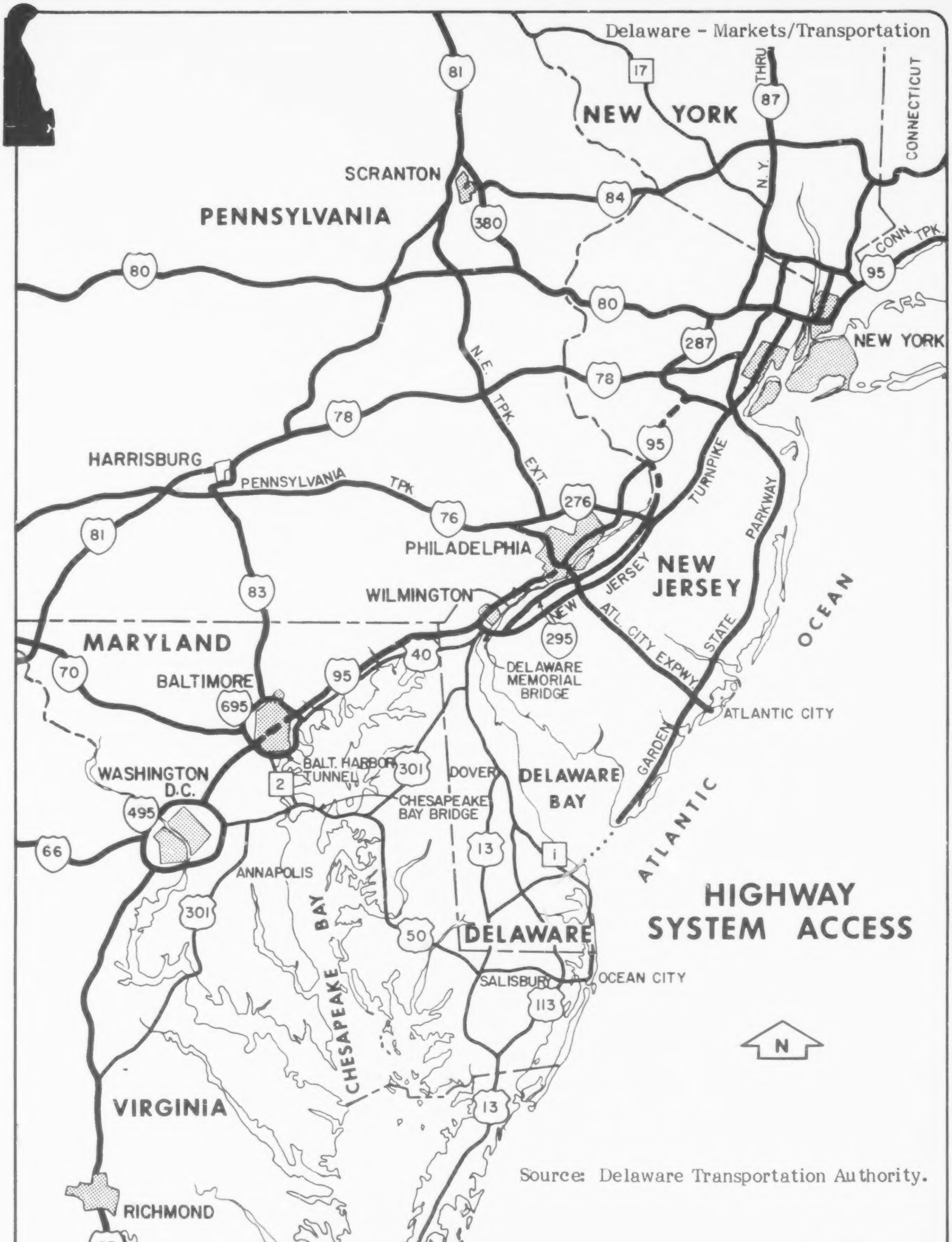
Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1985.

Delaware's average automobile insurance premium is 20% lower than the regional average. This is due, in part, to lower residential density, well designed and maintained roads, lower automobile theft rates, strictly enforced drunk driving laws and Delaware's "guest" statute. The guest statute protects the owner-driver of a motor vehicle from being sued for damages by a volunteer passenger in the event the driver does not willfully cause an accident.

Average Automobile Premiums

	1983	1981	Percent Change 1982-1981
DELAWARE	$322.31	$280.95	14.7%
Maryland	364.21	295.71	23.2
New Jersey	516.89	411.90	25.5
New York	429.20	351.52	22.1
Pennsylvania	390.93	318.74	22.6
U.S. average	322.63	274.79	17.4

Source: AM Best Company, Oldwick, New Jersey 08858, Best's Insurance Management Reports, December 1984.


NEW YORK
CONNECTICUT
17
87
THRU
N.Y.
SCRANTON
PENNSYLVANIA
81
84
380
80
80
CONN. TPK
95
287
NEW YORK
N.E. TPK. EXT.
78
78
95
HARRISBURG
PENNSYLVANIA TPK
76
276
81
PHILADELPHIA
TURNPIKE
PARKWAY
NEW JERSEY
NEW JERSEY
OCEAN
83
WILMINGTON
MARYLAND
295
ATL. CITY EXPWY
STATE
70
BALTIMORE
40
95
DELAWARE MEMORIAL BRIDGE
695
ATLANTIC CITY
GARDEN
WASHINGTON D.C.
BALT. HARBOR TUNNEL
2
301
DOVER
DELAWARE BAY
ATLANTIC
CHESAPEAKE BAY BRIDGE
495
66
13
1
ANNAPOLIS
301
BAY
CHESAPEAKE
50
DELAWARE
SALISBURY
OCEAN CITY
113
N
VIRGINIA
13
RICHMOND
95

HIGHWAY SYSTEM ACCESS

Source: Delaware Transportation Authority.

RAILROAD SERVICE TO EVERY COUNTY :

Delaware is served by the mainline of CONRAIL and the Chessie System Railroads. A $30 million dollar Delaware CONRAIL track improvement project is near completion. Continuous welded rail track from Newark and Wilmington to Indian River and Seaford, in Sussex County, provides fast north-south thru service to the Northeast corridor mainline.

The North-South route runs the entire length of the Delmarva Penninsula, and make a convenient and competitive alternative connection to the Southern gateways through Norfolk, Virginia.

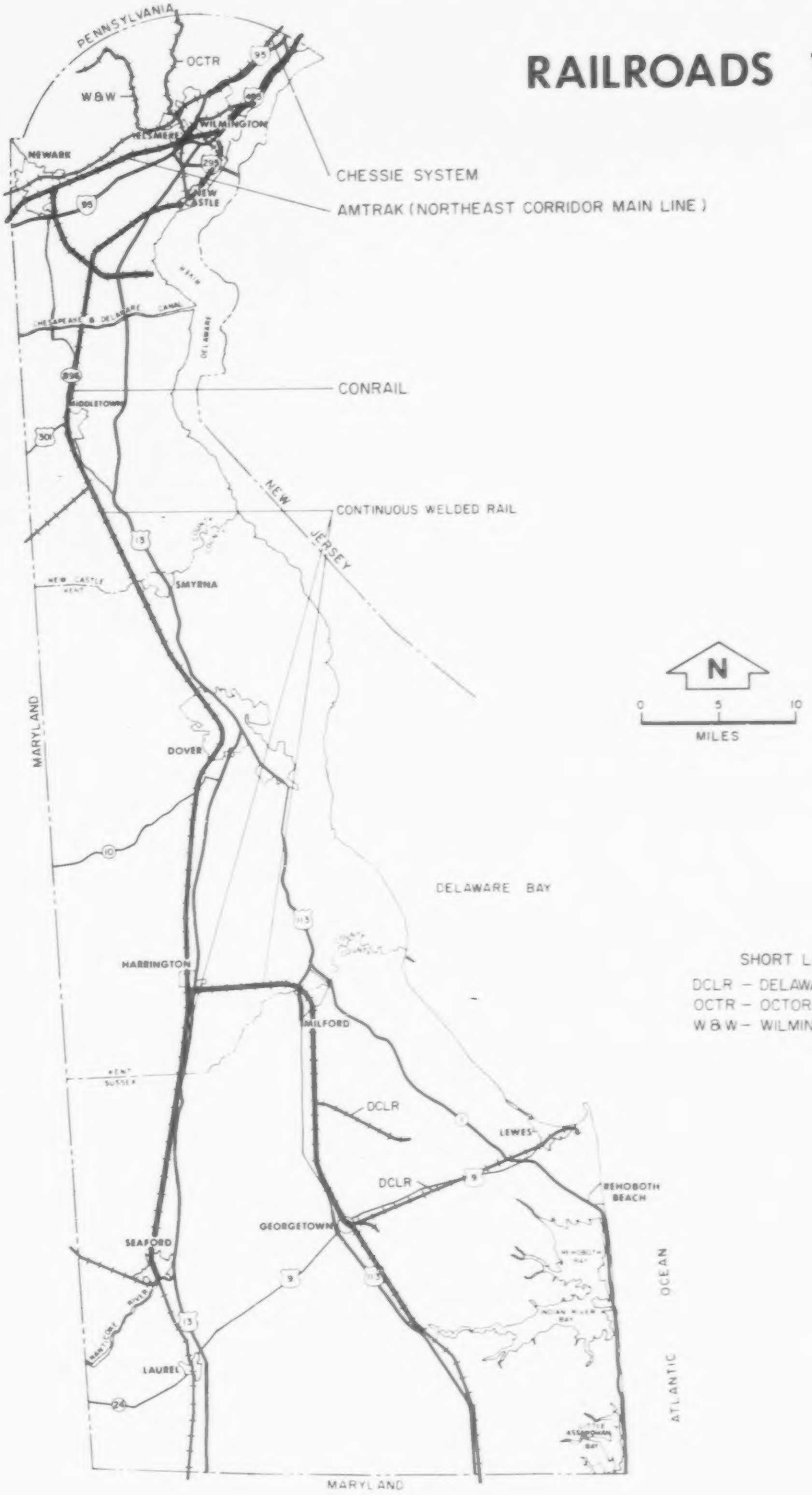
In addition to these major carriers, Delaware is also served by several short-line railroads. The Delaware Coastline Railroad, the Octoraro Railway, and the Wilmington and Western Railroad provide local service to several locations throughout Delaware.

There are direct connections to the Port of Wilmington for fast, low-cost import/export shipping. Direct connections are also available to the Port of Lewes. Piggyback service is available from Delaware to most major U. S. industrial and distribution centers.

Most of Delaware's plant sites have new existing sidings or are adjacent to rail lines. Companies are easily able to obtain sidings in Delaware compared to other states in the region, because of the lack of rail conjestion.

Businesses will also find convenient passenger rail service in Delaware. AMTRAK metroliners leave approximately every hour from Wilmington for the one and one-half hour trip to Washington, DC and New York. There are scheduled intermediate stops in Baltimore, Philadelphia, Newark, New Jersey, and two stations serving the Washington, DC Beltway and Metropark, New Jersey. Other AMTRAK passenger trains provide service to Boston, Florida and the West.

RAILROADS 1985


PENNSYLVANIA
OCTR
W&W
95
495
ELSMERE
WILMINGTON
NEWARK
295
NEW CASTLE
95
CHESSIE SYSTEM
AMTRAK (NORTHEAST CORRIDOR MAIN LINE)
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
CONRAIL
NEW JERSEY
CONTINUOUS WELDED RAIL
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
N
0
5
10
MILES
DOVER
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
DCLR
LEWES
DCLR
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
9
113
13
NANTICOKE RIVER
OCEAN
ATLANTIC
LAUREL
24
MARYLAND

SHORT LINE RAILROADS

DCLR – DELAWARE COAST LINE RR
OCTR – OCTORARO RAILWAY
W&W – WILMINGTON & WESTERN RR

SOURCE: DELAWARE TRANSPORTATION AUTHORITY.

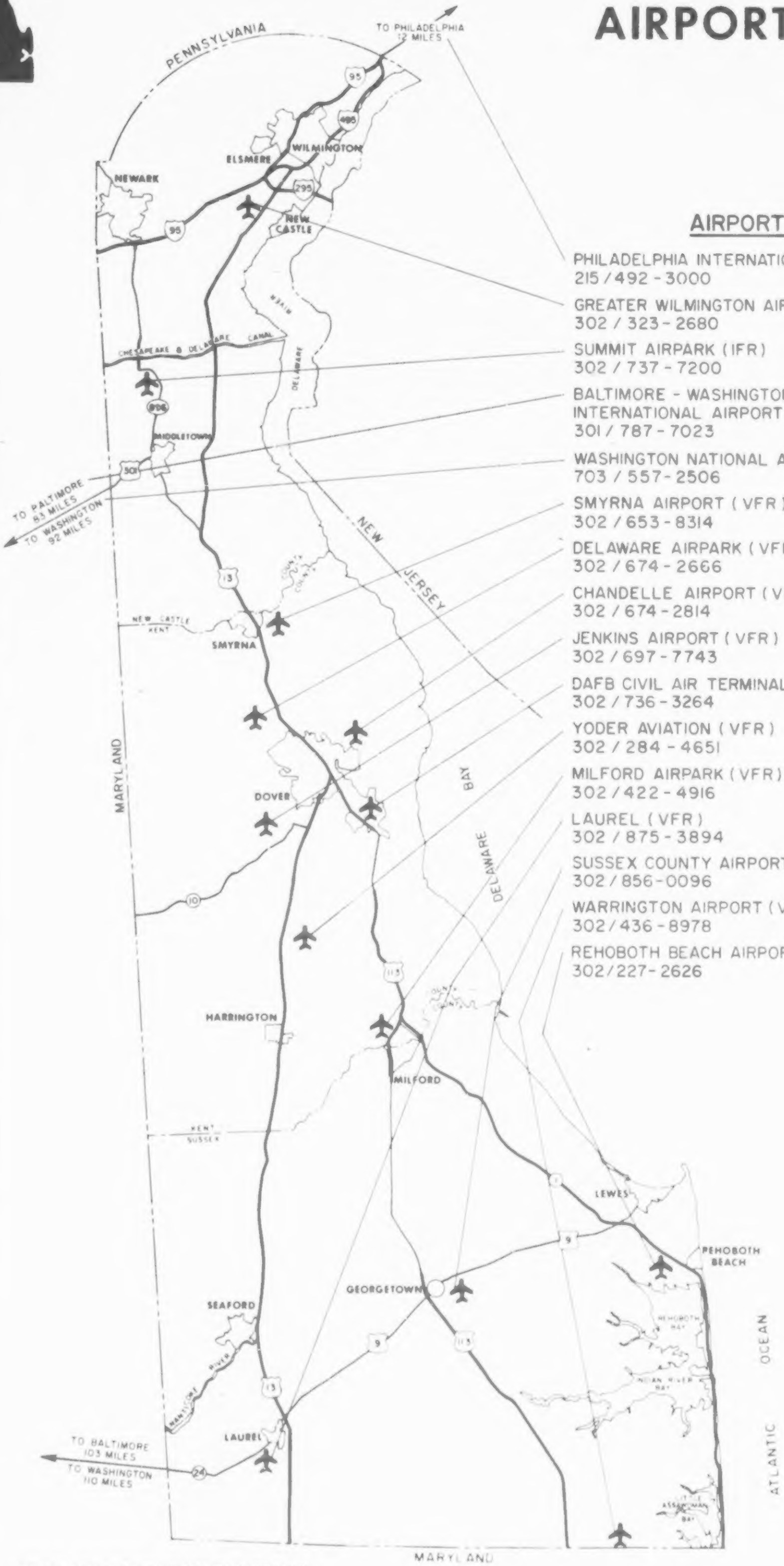
PROXIMITY TO MAJOR AIRPORTS :

Delaware's network of public and private airports can readily accommodate commercial and corporate aircraft. The Greater Wilmington Airport, serving the entire State, offers worldwide cargo service with the fastest, most efficient ground delivery system in the four-state area. The airport is also equipped with complete facilities for major engine and airframe maintenance and repair. Several other airports in the State offer major and minor repair and maintenance services for commercial and corporate aircraft.

Scheduled and nonscheduled freight service is available at most of the airports in the State. Commuter service operates from Wilmington daily and connects passengers with major terminals. Worldwide passenger service is one-half hour from downtown Wilmington at the Philadelphia International Airport. There are also aircraft leasing and storage facilities for commercial and corporate aircraft in several locations in Delaware. For southern Delaware, the Baltimore-Washington International Airport is less than a two-hour drive from most locations in Kent and Sussex Counties.

The Greater Wilmington Airport and the Sussex County Airport in Georgetown both offer the double convenience of good transportation and prime industrial sites. In addition, access to central Delaware by air is provided via a joint use agreement with Dover Air Force Base for business aircraft.

AIRPORTS AND SERVICES
1985


TO PHILADELPHIA 12 MILES
PENNSYLVANIA
95
495
NEWARK
ELSMERE
WILMINGTON
295
95
NEW CASTLE
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
TO BALTIMORE 53 MILES
TO WASHINGTON 92 MILES
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
BAY
10
DELAWARE
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
9
113
OCEAN
13
LAUREL
TO BALTIMORE 103 MILES
TO WASHINGTON 110 MILES
24
ATLANTIC
MARYLAND
N
0
5
10
MILES

SOURCE: DELAWARE TRANSPORTATION AUTHORITY.

AIRPORT	RUNWAYS	SERVICE
PHILADELPHIA INTERNATIONAL AIRPORT 215 / 492 - 3000	PAVED 10,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
GREATER WILMINGTON AIRPORT (IFR) 302 / 323 - 2680	PAVED 7,165'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SUMMIT AIRPARK (IFR) 302 / 737 - 7200	PAVED 4,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
BALTIMORE - WASHINGTON INTERNATIONAL AIRPORT (IFR) 301 / 787 - 7023	PAVED 9,450'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WASHINGTON NATIONAL AIRPORT (IFR) 703 / 557 - 2506	PAVED 6,870'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SMYRNA AIRPORT (VFR) 302 / 653 - 8314	TURF 2,660'	AVGAS, HANGARS, TIEDOWNS
DELAWARE AIRPARK (VFR) 302 / 674 - 2666	TAR & CHIP 2,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
CHANDELLE AIRPORT (VFR) 302 / 674 - 2814	PAVED 2,530'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
JENKINS AIRPORT (VFR) 302 / 697 - 7743	TURF 2,697'	TIEDOWNS, REPAIRS, AVGAS
DAFB CIVIL AIR TERMINAL (IFR) 302 / 736 - 3264	PAVED 9,600'	TIEDOWNS
YODER AVIATION (VFR) 302 / 284 - 4651	TURF 2,060'	TIEDOWNS, REPAIRS,
MILFORD AIRPARK (VFR) 302 / 422 - 4916	TURF 2,340'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
LAUREL (VFR) 302 / 875 - 3894	TURF 3,120'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
SUSSEX COUNTY AIRPORT (IFR) 302 / 856 - 0096	PAVED 5,000'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WARRINGTON AIRPORT (VFR) 302 / 436 - 8978	TURF 2,171'	TIEDOWNS
REHOBOTH BEACH AIRPORT (VFR) 302 / 227 - 2626	TURF 2,808'	HANGARS, TIEDOWNS, REPAIRS, AVGAS

YEAR-ROUND PORT SERVICE :

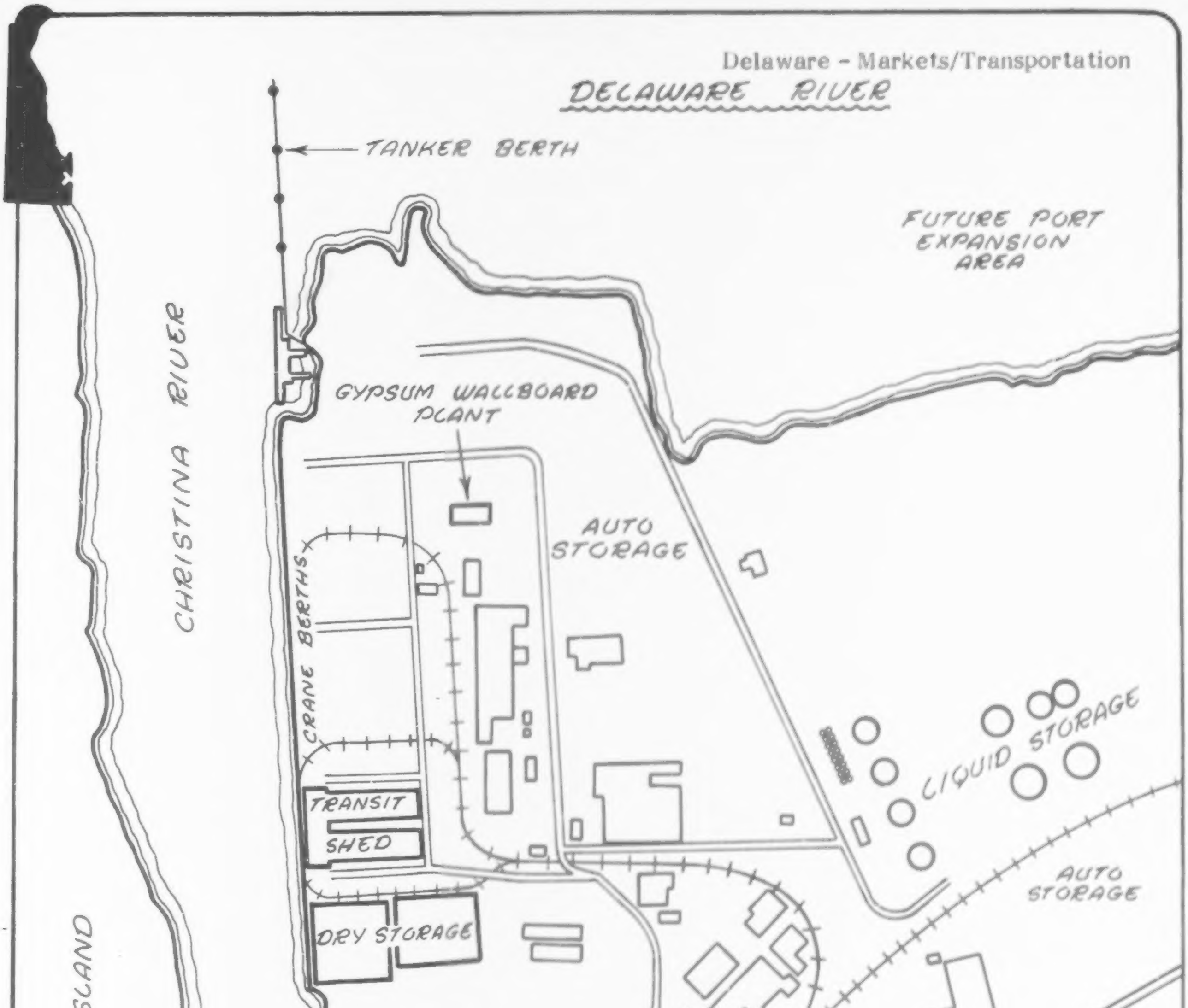
As the first inland port along the Delaware River, the Port of Wilmington is located at the mouth of the Christina River, approximately 65 miles from Atlantic shipping lanes. The Port offers six berths with 35-foot depths, and additional berthing space is planned. The Port presently covers 250 acres, and several hundred more acres are available for expansion. The Port area is sheltered from sea conditions and experiences a moderate climate and light traffic density, thereby allowing the handling of ocean carriers with speed and efficiency.

The Port of Wilmington has technologically-advanced equipment and can handle all types of large bulk or palletized cargo. Discharging facilities include one Gantry crane of 100-ton capacity, and a 40-ton container crane that is one of the newest on the East Coast and can handle 35 containers an hour. A huge bulk tower equipped with a 9.5 cubic yard bucket for unloading basic ores is the Port's primary bulk handling facility. Cargo can be dispatched directly from ships to freight cars, trucks, or lighters saving handling costs and speeding delivery. Mechanical transfer is facilitated by a fleet of 26 forklifts with lifting capacities from 5,000-30,000 pounds. The Port also has bagging facilities for bulk items.

More than 2,000,000 square feet of open storage is available. Open spaces currently store foreign cars, tractors and heavy construction equipment, lumber, pumice, steel, auto parts, iron, and lead. In addition, 472,000 square feet of enclosed warehouse and storage space is available, offering quick and efficient storage and loading of packaged and bulk goods. Each warehouse maintains rail and truck docking facilities and a 24-hour security service. Refrigerated storage is located 120 feet from dockside, offering 3.6 million cubic feet of freezer and refrigeration space for perishable commodities. A new food handling facility with 90,000 square feet of temperature controlled space was completed in 1984 at a cost of $3 million dollars.

The Port is located less than one mile from Highway I-495 and approximately three miles from Highway I-95, the region's major north/south arterial highways. It is also 25 miles from Highway I-76, the region's major east/west arterial highway. The Port property has 7.5 miles of rail connections running directly to dockside and external connections to CONRAIL and the Chessie System.

The Port of Wilmington currently handles many cargoes - vehicles, coconut, cocoa beans, bananas, salt, sorbitol, fluorspar, gypsum ore, iron, steel, jute, lead, lumber, chrome ore, titanium ore, woodpulp, zinc, and others. For companies interested in long-term leases, there is abundant space for construction of permanent facilities which the Port and the City of Wilmington will help finance through tax incentive plans. The Port offers potential savings over Philadelphia or Camden, New Jersey, because of reduced vessel time to the Atlantic channels, less fuel consumption, and potential insurance savings due to less congested waters.


DELAWARE RIVER
TANKER BERTH
FUTURE PORT EXPANSION AREA
CHRISTINA RIVER
GYPSUM WALLBOARD PLANT
AUTO STORAGE
CRANE BERTHS
LIQUID STORAGE
TRANSIT SHED
AUTO STORAGE
DRY STORAGE
CHERRY ISLAND
CONRAIL
PETROLCOKE STORAGE
(RT. 9A)
AVE. (RT. 9A)
TERMINAL AVE.
INTERSTATE 95
CHRISTINA
I-495
AUTO STORAGE
N

PORT OF WILMINGTON

Source: Port of Wilmington Delaware, Administrative Offices.

WELL-UTILIZED PUBLIC TRANSIT SYSTEMS :

Delaware is served by a variety of public transportation carriers. The Delaware Administration for Regional Transit (DART) operates an extensive fixed-route bus system serving the northern part of the State, including Wilmington and Newark. The City of Newark and the University of Delaware operate a local fixed-route bus service serving that community.

Frequent AMTRAK service from Newark and daily AMTRAK service from Wilmington connect Delaware with the major metropolitan areas in the Northeast. This service links Delaware to the 500 cities served by AMTRAK nationwide.

Philadelphia International Airport is located within one-half hour travel from downtown Wilmington.

Throughout Delaware, door-to-door limousine service is available seven days a week to Philadelphia, Baltimore and Washington airports.

Taxi service is available throughout the State, and there are numerous charter bus operators. Intercity bus service via Greyhound and Trailways is available to all major communities, including downstate vacation sites.

The Lewes Cape May Ferry provides auto and passenger service year-round between southern Delaware and New Jersey.

The State provides a statewide system of lift equipped busses to serve elderly and handicapped persons. Primary service is available through the Delaware Administration for Specialized Transportation (DAST). There are reduced fare programs for taxi and other private carries provided for the handicapped and elderly as well.

Reliable electricity, available natural gas, one of the most modern telephone systems in the country, and abundant surface water combine to make Delaware a very attractive business location.

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Electric Rates Compared	VII-4
Available Natural Gas	VII-5
Modern Communications Systems	VII-7
Waste Systems	VII-8
Abundant Water Resources	VII-8

ADEQUATE ELECTRIC POWER - TODAY AND TOMORROW :

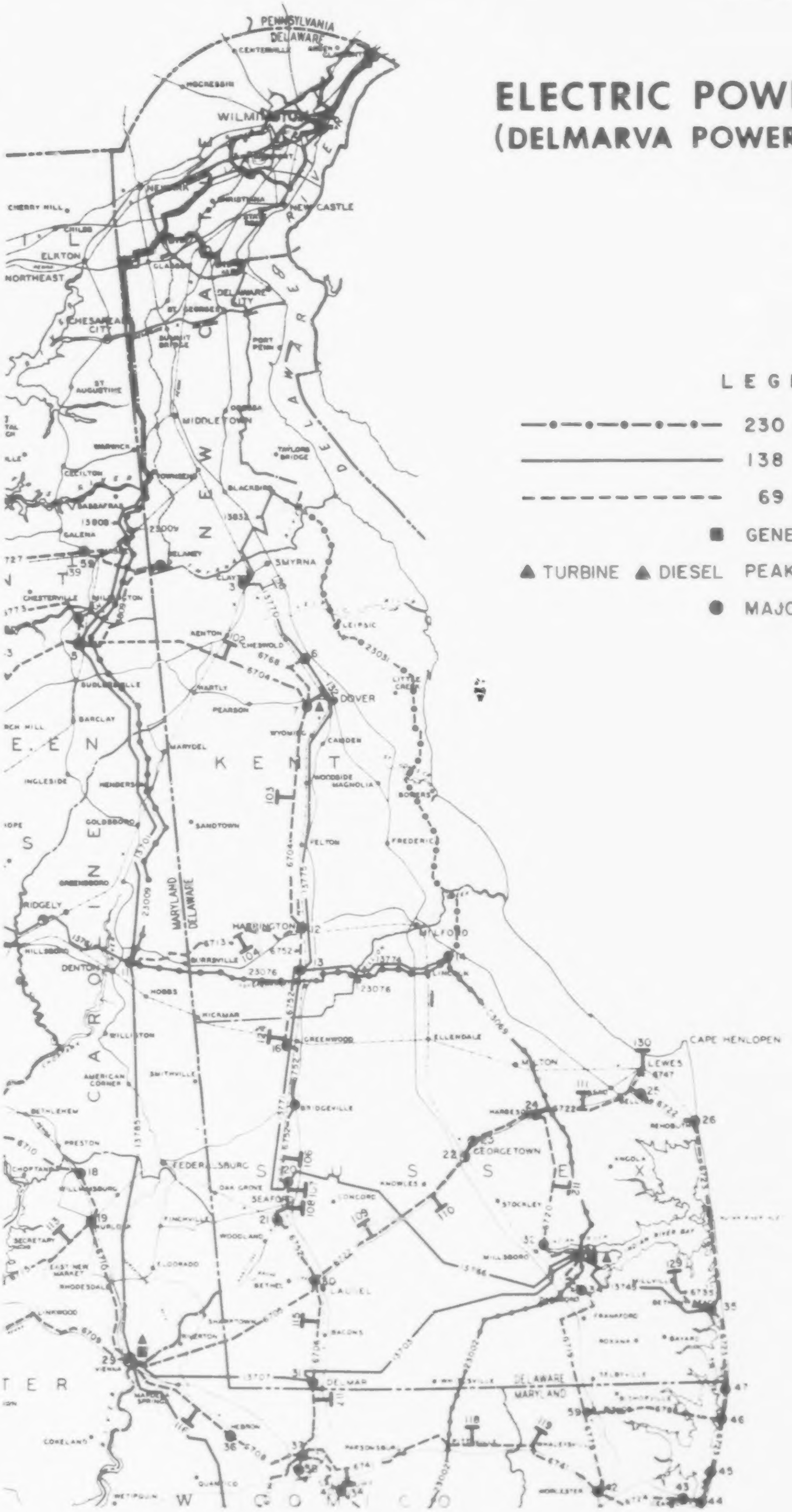
Ninety-four percent of Delaware's electric power is generated by Delmarva Power and Light Company, an investor-owned generating company headquartered in Wilmington. Delmarva is a member of the Pennsylvania-New Jersey-Maryland Interconnection which offers service continuity and economies of ultrascale power. Delmarva is also a partner in the Salem and Peach Bottom nuclear generating stations. Approximately 6% of the State's electric power is generated by several municipal and rural companies.

Electric rates in Delaware, just slightly higher then the national average, are continuing to moderate and will approach those averages in the next several years for the following reasons: (1) Delmarva's generating capacity exceeds the company's average usage, thereby minimizing Delmarva's capital needs over the next ten years. Delmarva Power and Light Company has no nuclear or other generating plants currently under construction. (2) The utility's new fuel mix, which is less dependent on oil, generates additional savings. Delmarva has reduced dependency on oil from 53% in 1979 to 19% in 1985. (3) And finally, Delmarva's interconnections with generating facilities in nearby states will allow more flexible and continuous service.

From 1982 projected through 1985 these strategies and other management policies have resulted in: (1) an effective overall rate increase of only 0.6% per year; (2) one rate reduction; and (3) two cash refunds to customers.

These results make Delaware's electric utility rates very competitive with both the region and the nation while insuring an adequate and continued source of electric power in the future.

ELECTRIC POWER FACILITIES
(DELMARVA POWER AND LIGHT CO.)


PENNSYLVANIA
DELAWARE
CENTERVILLE
MOCRESSIN
WILMINGTON
NEWARK
CHRISTIANA
NEW CASTLE
CHERRY HILL
ELKTON
NORTHEAST
GLASGOW
DELAWARE CITY
ST GEORGES
CHESAPEAKE CITY
SUMMIT BRIDGE
PORT PENN
ST AUGUSTINE
ODESSA
MIDDLETOWN
WARWICK
TAYLORS BRIDGE
CECILTON
TOWNSEND
BLACKBIRD
SASSAFRAS
GALENA
SMYRNA
CLAYTON
CHESTERVILLE
MILLINGTON
LEIPSIC
KENTON
CHESWOLD
LITTLE CREEK
HARTLY
DOVER
PEARSON
WYOMING
CAMDEN
BARCLAY
MARYDEL
WOODSIDE
MAGNOLIA
INGLESIDE
HENDERSON
BOWERS
GOLDSBORO
SANDTOWN
FELTON
FREDERICA
GREENSBORO
RIDGELY
MARYLAND
DELAWARE
HARRINGTON
HILLSBORO
DENTON
FARMINGTON
MILFORD
LINCOLN
HOBBS
HICKMAN
GREENWOOD
ELLENDALE
WILLISTON
MILTON
CAPE HENLOPEN
LEWES
AMERICAN CORNER
SMITHVILLE
BETHLEHEM
BRIDGEVILLE
HARBESON
REHOBOTH
PRESTON
GEORGETOWN
FEDERALSBURG
CHOPTANK
OAK GROVE
SEAFORD
CONCORD
STOCKLEY
ANGOLA
FINCHVILLE
WOODLAND
MILLSBORO
ELDORADO
LAUREL
BETHEL
SHARPTOWN
BACONS
FRANKFORD
ROXANA
BAYARD
VIENNA
DELMAR
SELBYVILLE
HEBRON
PARSONSBURG
COKELANDS
BERLIN
OCEAN CITY
KENT
NEW CASTLE
SUSSEX
CAROLINE
QUEEN ANNES
KENT
WICOMICO
WORCESTER
DELAWARE RIVER

LEGEND

—•—•—•—•—•— 230 KV TRANSMISSION LINE
———————— 138 KV TRANSMISSION LINE
– – – – – – – 69 KV TRANSMISSION LINE
■ GENERATING STATION - STEAM
▲ TURBINE ▲ DIESEL PEAKING GENERATING STATION
● MAJOR SUBSTATION

N

0 5 10
MILES

Source: Delmarva Power and Light Company.

ELECTRIC RATES COMPARED :

Residential Service Rates

JULY 1, 1984
(average monthly bills for customers with electrical hot water heating)

	750 KWH	1,000 KWH
Wilmington, DELAWARE	$ 78.16	$ 102.56
Washington, DC	42.96	60.36
Chicago, Illinois	61.66	85.55
Baltimore, Maryland	58.22	76.54
Boston, Massachusetts	89.32	121.36
Trenton, New Jersey	74.25	101.98
New York, New York	109.06	144.70
Cleveland, Ohio	71.60	94.62
Philadelphia, Pennsylvania	66.55	93.56

Source: Edison Electric Institute, Summer 1984, Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities.

Industrial Service Rates

JULY 1, 1984
(average monthly bills)

	150 KW 30 MWH	1,000 KW 200 MWH	20,000 KW 6,000 MWH
Wilmington, DELAWARE	$3,782	$23,926	$432,821
Washington, DC	2,989	19,751	498,210
Chicago, Illinois	4,653	28,165	587,697
Baltimore, Maryland	3,232	21,180	410,167
Boston, Massachusetts	6,442	41,597	986,947
Trenton, New Jersey	3,458	20,689	476,840
New York, New York	4,725	31,043	713,713
Cleveland, Ohio	4,803	27,102	516,113
Philadelphia, Pennsylvania	3,102	19,178	502,014

Source: Edison Electric Institute, Summer 1984, Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities.

Industrial Service Rates

(average cost per kilowatt hour)

	1984
DELAWARE	4.87¢
U. S. average	4.92¢

Sources: U. S. Department of Energy, Monthly Energy Review, May 1984; and Delmarva Power and Light Company, "Summary of Sales," December 1984 - Year to Date.

AVAILABLE NATURAL GAS :

The State's natural gas is supplied by two major utility corporations. Delmarva Power and Light Company serves all of New Castle County north of the Chesapeake and Delaware Canal. Delmarva has continued to expand its high pressure gas service lines and facilities to provide for the increasing number of natural gas customers in Delaware.

Chesapeake Utilities Corporation serves natural gas to the area south of the Chesapeake and Delaware Canal. Eastern Shore Natural Gas Company, a subsidiary of the Chesapeake Utilities Corporation, has a pipeline which extends from Pennsylvania through Delaware to Maryland. The operating division of Chesapeake serves natural gas to many of the municipalities south of the Chesapeake and Delaware Canal.

Natural gas rates in Delaware are competitive with a number of other states and regions.

1983 Gas Utility Average Prices ($/MM BTU)

State	Total	Residential	Commercial	Industrial*	Other
DELAWARE	$5.69	$6.37	$6.04	$5.45	$3.67
Maryland	6.76	7.29	6.66	5.98	5.28
Pennsylvania	5.76	6.25	5.91	5.08	5.61
New Jersey	6.43	7.31	6.54	5.09	6.70
New York	6.92	7.64	6.62	5.53	6.16
Washington, DC	7.60	7.96	7.31	**	**
U. S. average	5.12	5.88	5.51	4.41	4.92
Massachusetts	6.78	8.01	7.30	4.65	5.51
Illinois	4.92	5.19	4.73	4.66	4.22
Ohio	5.56	5.90	5.54	5.01	5.60

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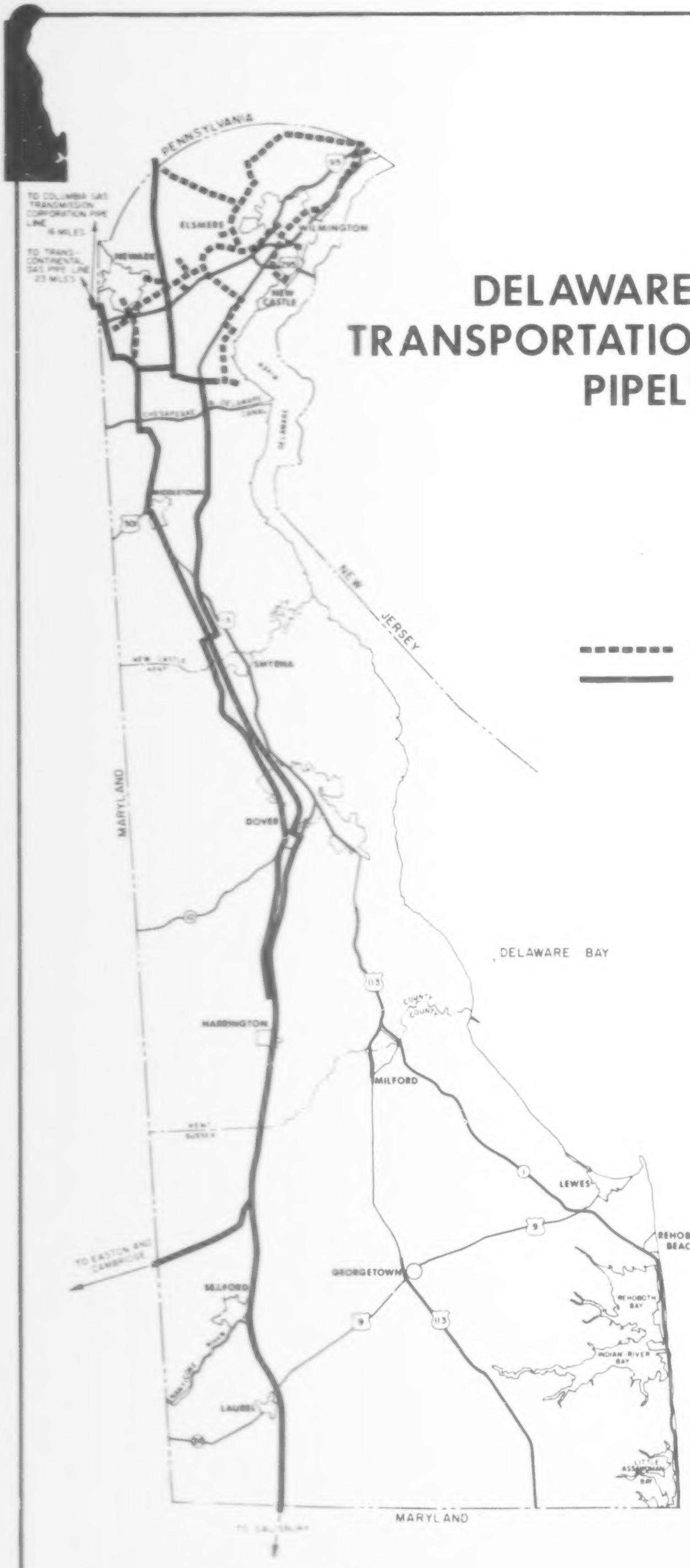
* - Includes electric generation.
** - No sales reported.

Source: American Gas Association, Gas Facts, 1983.

Liquified Petroleum Gas

Delaware enjoys the benefits of a number of companies which supply a wide variety of LPG appliances, equipment, and gasses. Most suppliers offer industrial, wholesale, and retail quantities as well as bulk storage facilities. Delaware LPG suppliers have an excellent track record for cooperation with industries located in the State. The Delaware Development Office can assist you in locating a supplier near your proposed facilities.

DELAWARE NATURAL GAS TRANSPORTATION AND DISTRIBUTION PIPELINES - 1985


PENNSYLVANIA
TO COLUMBIA GAS TRANSMISSION CORPORATION PIPE LINE 16 MILES
TO TRANS-CONTINENTAL GAS PIPE LINE 23 MILES
95
ELSMERE
WILMINGTON
NEWARK
NEW CASTLE
CHESAPEAKE & DELAWARE CANAL
DELAWARE RIVER
MIDDLETOWN
301
NEW JERSEY
13
SMYRNA
NEW CASTLE
KENT
MARYLAND
DOVER
DELAWARE BAY
113
HARRINGTON
KENT
SUSSEX
MILFORD
1
LEWES
9
REHOBOTH BEACH
GEORGETOWN
TO EASTON AND CAMBRIDGE
SEAFORD
REHOBOTH BAY
INDIAN RIVER BAY
OCEAN
ATLANTIC
LAUREL
LITTLE ASSAWOMAN BAY
MARYLAND
TO SALISBURY
N
0
5
10
MILES

LEGEND

▬ ▬ ▬ DELMARVA POWER AND LIGHT COMPANY

▬▬▬ CHESAPEAKE UTILITIES CORPORATION

SOURCE: CHESAPEAKE UTILITIES CORPORATION AND DELMARVA POWER AND LIGHT COMPANY.

MODERN COMMUNICATIONS SYSTEMS :

Telephone Service

Local telephone service in Delaware is provided by the Diamond State Telephone Company. Diamond State serves nearly 300,000 customers, carrying almost two million telephone conversations a day. Diamond State is a subsidiary of the Bell Atlantic Corporation, a firm with 14 million access lines and estimated revenues for 1984 of nine billion dollars. Basic residential service is available on an unmeasured basis at monthly rates below the national average. In addition, local measured service is available throughout the State, allowing customers with limited calling needs to obtain basic phone service for as little as $4.91 per month.

Intrastate long distance calling, together with service throughout the greater Philadelphia area, is available from Diamond State and the Bell Atlantic Corporation. In addition, Diamond State provides access to AT&T, MCI, Sprint, and other long distance companies for interstate service.

The Diamond State Telephone Company has established a strong position through continuing investment in leading edge technology. All of Delaware will be served by Stored Program Control Switching Offices by 1986. Broad-band, high-capacity data transport is available, statewide, through digital microwave, fiber optic, and loop electronic facilities. The emphasis on new technology has allowed Diamond State to greatly increase productivity; the ratio of employees per 10,000 access lines is the lowest of the former Bell Operating Companies.

Mobile telephone service in Delaware will be greatly expanded in 1985 when Cellular Mobile Service is introduced in the Wilmington area market. Beeper and answering services are provided by several companies for paging and voice announcements throughout the State.

Mail, Newspapers, Radio, and TV

Private mail couriers offer overnight delivery from most locations in the State to almost any destination in the continental United States.

Two upstate daily newspapers, one downstate daily newspaper, a statewide magazine, and numerous weekly publications provide newsprint advertising coverage throughout the State. These publications are supplemented by many major newspapers from the metropolitan areas just outside the State's borders.

Ten AM and ten FM radio stations provide coverage throughout the State. Two of Delaware's three television stations provide closed circuit reception. The other Delaware television station is part of the public broadcasting network. This station provides companies and individuals closed circuit text services with agriculture and financial information from the public broadcasting network through its earth satellite station. In addition, all three major networks broadcast into Delaware from surrounding city's and cable television is provided by several cable companies. Over 50% of the State's housing units are located in cable television service areas.

WASTE SYSTEMS :

Solid Waste

The Delaware Solid Waste Authority provides solid waste disposal facilities in New Castle, Kent and Sussex Counties. No hazardous waste disposal facilities are available in the State; however, there are several firms licensed to remove and transport hazardous waste from your site. The Delaware Development Office can work with you in solving your hazardous waste disposal needs.

The Delaware Solid Waste Authority has also constructed a solid waste and sewage sludge processing facility for New Castle County. It is operated by a private firm under contract to extract and market recoverable materials. The firm guarantees a minimum revenue annually of approximately $1.5 million to the Authority.

The services of numerous solid waste collectors are available to remove solid waste from your site. The cost of these services varies, depending on the location of the plant and disposal facility, the volume of waste, and the frequency of the service. The Delaware Development Office staff can assist you in locating a waste removal company.

Sewer Systems

Sewer service is generally available in the incorporated areas of the State, in the more populous rural areas, and in several existing plant sites and industrial parks. On-site sewer facilities are required in areas not served by public sewers. Sewage disposal is controlled by various regulatory agencies. The Delaware Development Office will assist you in dealing with these agencies.

ABUNDANT WATER RESOURCES :

The State has abundant streams and aquifers. The northern portion of the State is characterized by a network of surface streams which are adequate for present and future water needs. The balance of the State provides little potable surface water but contains aquifers sufficient to meet most demands. Municipalities operate their own water systems, and independent wells are also practical in many parts of the State. The Delaware River is brackish and affords a vast source of processing and cooling water.

The drainage basin of the Delaware River and Bay in the State is subject to the authority and regulations of the Delaware River Basin Commission. All ground or surface water withdrawals are regulated by the State Department of Natural Resources and Environmental Control. The Delaware Development Office will assist you in your dealings with all federal, state, and local regulatory agencies in an effort to meet your proposed water needs.

The site selection process is simplified by the Delaware Development Office's knowledge of available sites and buildings, by its ability to facilitate environmental and land use permitting, and because it can assist in obtaining necessary local permits.

Section Title	Page
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Commercial Insurance Rates Are Low	VIII-4
Development Office Facilitates Permitting	VIII-5
State Environmental Permits	VIII-5
State Land Use Permits	VIII-5
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Municipal Permits	VIII-10

SITE INVENTORY AND TOURS :

The Delaware Development Office offers a full line of services designed to assist in selecting a site and building in Delaware best suited to fit your needs. The Office is staffed by experienced professionals who can provide the most current and accurate information in the following categories:

I. Site Inventory

The Office maintains a computerized Statewide inventory of sites which can be developed for industrial and commercial activity. Readily available for your review, this inventory is constantly updated and includes information on an extensive list of sites which are properly zoned for industrial or commercial activity.

The Office's inventory includes current data on sites and industrial parks including location, parcel size, site characteristics, soil conditions; estimated prices, zoning, utility services; transportation networks; special engineering considerations; and corporate neighbors. In addition, aerial photographs, planning maps, and topographical maps are available for many sites. For a listing of industrial parks within the State, please contact the Delaware Development Office.

II. Buildings Inventory

The Office also maintains a current inventory of industrial and commercial buildings available throughout Delaware. The Office can help you determine whether a building designed to fit your needs exists in the State. The computerized building inventory includes information on location, size, type of construction, age of facility, price, support services, utilities, internal building systems, and availability for lease or purchase. Floor plans, site development plans, and engineering drawings are available for many facilities. In addition, the Office maintains regular contact with local investors, developers, and contractors.

III. Site and Building Tours

The Delaware Development Office is prepared to conduct confidential site and building tours for you at your convenience. Because the staff maintains an excellent relationship with all listing agents, it is possible to conduct preliminary tours of facilities without a realtor present. The Office must, however, respect the terms of any listing agreement and, at the appropriate time, put you in contact with the listed agent.

SITE INVENTORY AND TOURS (continued):

IV. Business Climate Data

The Office maintains current files on Delaware's business climate and can arrange confidential meetings with existing Delaware business executives so that you may discuss your proposals with those who know the State's business climate best. The Office expects and encourages these candid sessions and will attend these meetings only at your invitation.

In addition, the Office can provide you with a full list of support businesses located close to your proposed location so that you may determine the availability of the critical supplies and services necessary for your business operation.

V. Confidentiality

The Delaware Development Office adheres to the highest professional standards of conduct in each of its development projects. Accordingly, you may be certain that any information which you share with any of the Office staff will remain completely confidential. At no time will the Development Office divulge any data about your company or its plans without your prior approval.

COMMERCIAL INSURANCE RATES ARE LOW :

Delaware's commercial insurance rates are lower than those of the region as a result of the State's modern, responsive fire protection agencies, good safety practices, quality construction, and up-to-date building and fire codes.

Average Insurance Premiums For Commercial Casualty and Liability Coverage

	Annual Average Premium
Wilmington, DELAWARE	$ 5,100
Philadelphia, Pennsylvania	14,900
White Plains, New York	13,000
Bridgeport, Connecticut	9,400
Arlington, Virginia	6,300

Source: Larson, Peter A., AICP, "A Comparison of Selected Insurance Rates in Several Territories Within Ten States in the Northeast," April 27, 1983.

DEVELOPMENT OFFICE FACILITATES PERMITTING :

Planning, zoning, and site selection decisions are expedited in Delaware as a result of a comparatively simple organization of both State and county governments. The Department of Natural Resources and Environmental Control administers all major environmental permits for the State. Each of Delaware's three counties maintains a central office for administering planning and zoning regulations. In addition, the Office will provide trained professionals to guide a company through the State and local permit and zoning processes.

This section briefly outlines State environmental permits and county zoning processes. The Delaware Development Office also publishes more detailed information in A Guide to Permit Regulations for Business Locations.

STATE ENVIRONMENTAL PERMITS :

Unlike many other states, responsibility for all major environmental permits, including air emissions, noise, ground and surface water withdraws, water pollution, and solid and hazardous wastes, are all administered by a single State agency, the Department of Natural Resources and Environmental Control.

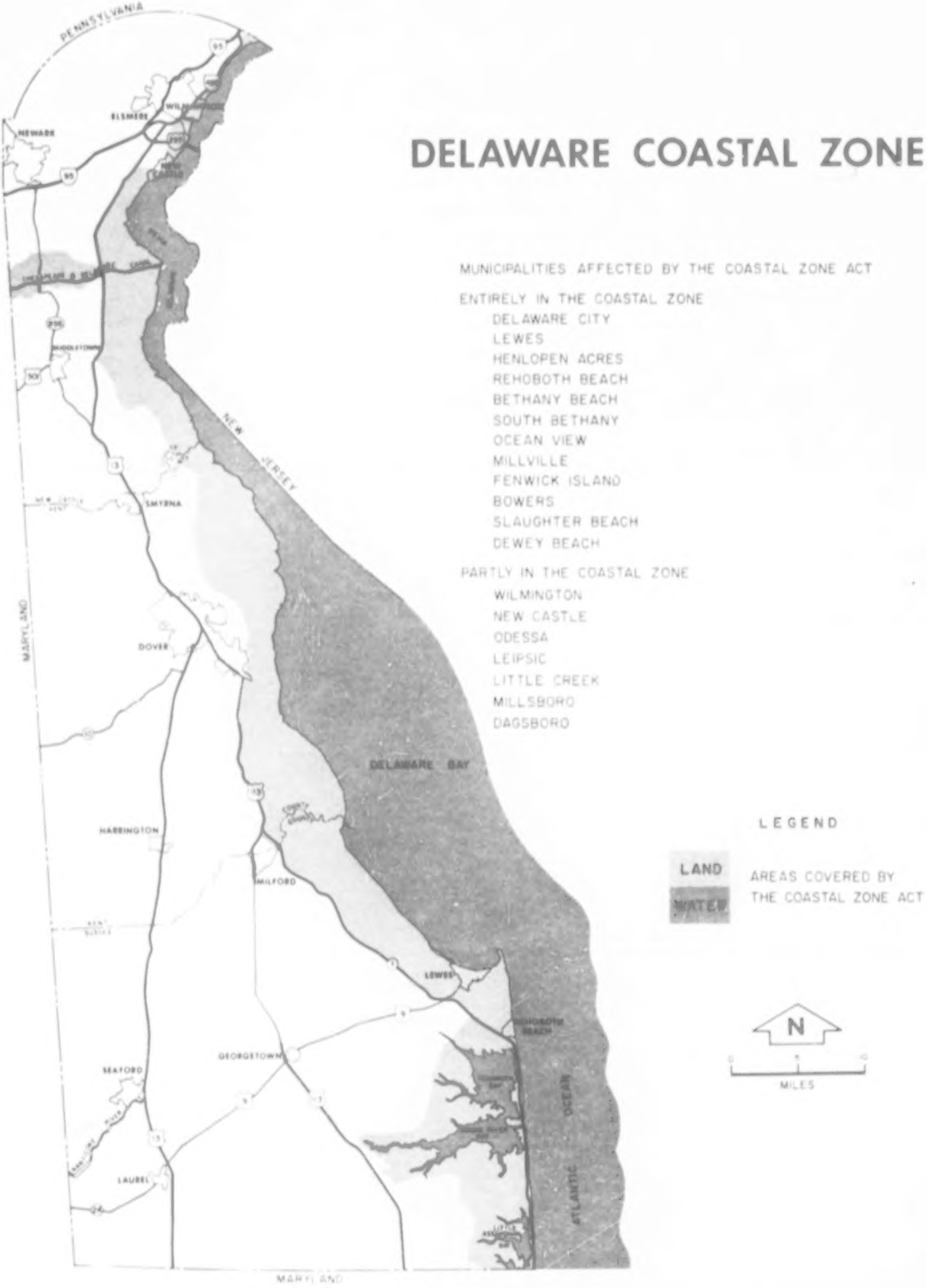
A Development Advisory Service established by Delaware's Department of Natural Resources and Environmental Control works with firms requiring multiple State or federal permits. The service informs applicants of permit requirements, schedules and standards, and arranges meetings which allow applicants to discuss their project with all relevant State officials at one time. The Development Advisory Service may be contacted at (302) 736-5409.

STATE LAND USE PERMITS :

In addition to the State environmental permits, the Department of Natural Resources and Environmental Control administers the following statutes governing land use in Delaware:

1. **The Coastal Zone Act** controls the location, extent, and type of industrial development in the State's coastal zone, including lands contiguous to the Delaware River and Bay, Atlantic Ocean, and the Chesapeake and Delaware Canal. The construction of certain new heavy industries, in the coastal zone, including oil refineries, steel manufacturing plants, cellulose pulp paper mills, and petro-chemical plants, is prohibited. New bulk product transfer facilities for the movement of materials between vessels and the shore are also prohibited. Pier facilities for a single user and the Port of Wilmington are exempt from this prohibition.

DELAWARE COASTAL ZONE


PENNSYLVANIA
NEWARK
ELSMERE
WILMINGTON
NEW CASTLE
CHESAPEAKE & DELAWARE CANAL
MIDDLETOWN
SMYRNA
DOVER
HARRINGTON
MILFORD
LEWES
REHOBOTH BEACH
GEORGETOWN
SEAFORD
LAUREL
MARYLAND
NEW JERSEY
DELAWARE BAY
ATLANTIC OCEAN
MARYLAND
N
MILES

MUNICIPALITIES AFFECTED BY THE COASTAL ZONE ACT

ENTIRELY IN THE COASTAL ZONE
- DELAWARE CITY
- LEWES
- HENLOPEN ACRES
- REHOBOTH BEACH
- BETHANY BEACH
- SOUTH BETHANY
- OCEAN VIEW
- MILLVILLE
- FENWICK ISLAND
- BOWERS
- SLAUGHTER BEACH
- DEWEY BEACH

PARTLY IN THE COASTAL ZONE
- WILMINGTON
- NEW CASTLE
- ODESSA
- LEIPSIC
- LITTLE CREEK
- MILLSBORO
- DAGSBORO

LEGEND

LAND WATER	AREAS COVERED BY THE COASTAL ZONE ACT

SOURCE: DEPARTMENT OF NATURAL RESOURCES AND ENVIRONMENTAL CONTROL

STATE LAND USE PERMITS (continued) :

New manufacturing uses begun after June 1971 and expansions or extensions of nonconforming manufacturing uses in existence on or before June 1971 are allowed by permit issued by the Secretary of the Department of Natural Resources and Environmental Control. Local zoning ordinances are also applicable.

New nonmanufacturing business uses, such as commercial, residential, warehouse, and distribution facilities are not covered by the Act. The Office will be pleased to work with you to provide early guidance on this program.

Examples of Coastal Zone Permits Granted :

- Construction of an 82,000 square-foot manufacturing plant producing rolled processed and nonprocessed metal products at the New Castle Industrial Park.
- A scrap metal recycling operation at the Wilmington Marine Terminal.
- A new pilot plant and facilities for producing chlorinated benzenes and chlorinated substituted benzenes as a modification to an existing oil refinery in Delaware City.
- Renovation and repair of buildings used for metal working operations at Edgemoor.
- A plant in Claymont to process industrial quantities of carbon dioxide.
- A manufacturer of animal vaccines near Millsboro.
- A single-user pier for a major oil company near Claymont.

2. **The Underwater Lands Act and the Wetlands Act** protect all designated wetlands and cypress swamps, and all public submerged lands. Approval is necessary for any structure, construction, dredging, filling, or excavating in any wetland or subaqueous land.

3. **The Beach Protection Act** requires written approval for any substantial change in the characteristics of any beach, defined as those portions of the shore of any body of water which extend from the mean high watermark inland 1,000 feet, or to a roadway for automobiles, whichever is closer. This act is administered only for the Atlantic Ocean and Delaware Bay Coasts.

LOCAL PERMITS :

Local zoning approval is required prior to submission of State permit applications. However, it is advisable to discuss the project with:

- The appropriate local planning department or commission
- The State Department of Transportation, Division of Highways
- The Office of the Fire Marshal

Local permits are granted by the individual counties and municipalities. This makes it imperative that applicants refer to the regulations established by the governing body in the area where a project will be undertaken. Each county administers its own flood plain regulations.

New Castle County

The New Castle County Department of Planning administers zoning and subdivision regulations for the County. There are two types of review procedures for commercial or industrial development:

A minor review is required for:
- Commercial development for buildings with floor areas of 1,000 to 3,500 square feet.
- Industrial development for buildings with floor areas exceeding 5,000 square feet, which will not require construction of a new public or private road.

A major review is required for:
- Commercial development for buildings with floor areas of more than 3,500 square feet.
- Any development involving the establishment of a new public or private road.

New Castle County has adopted the Building Officials' Conference of America (BOCA) building code. A lines and grades permit must be issued by the Department of Public Works prior to the issuance of a building permit. The New Castle County Department of Public Works, Division of Development and Licensing issues permits for specific building features, such as sprinkler systems and elevators. For additional information contact the New Castle County Department of Public Works, Division of Development and Licensing, 2701 Capitol Trail, Newark, Delaware 19711, (302) 366-7760.

LOCAL PERMITS (continued):

Kent County

The Kent County Planning Commission reviews all applications for rezoning and residential subdivisions and requires a site plan review for all commercial and industrial buildings which occupy 5,000 or more square feet of floor area. The Kent County Building Inspection Department, which has adopted the BOCA building code, issues building permits. The County Building Inspection Department issues a certificate of occupancy upon satisfactory completion of construction or changes in use. For additional information contact the Kent County Planning Office, 414 Federal Street, Dover, Delaware 19901, (302) 736-2010.

Sussex County

The Sussex County Planning and Zoning Commission requires a site plan review for all multi-family residential, commercial, and industrial development in the unincorporated areas of Sussex County. A minor review is undertaken by the Planning and Zoning Office and may be completed in one day. The major reviews are made by the Planning and Zoning Office and the County Planning Commission. These reviews usually require more time. The Sussex County Assessment Department issues building permits. The County has adopted the Southern Building Code Congress International (SBCCI) for multi-family structures of more than two units. When necessary, permits for bulkheading must be obtained from the Army Corps of Engineers. For additional information contact the Sussex County Planning and Zoning Office, County Courthouse, Georgetown, Delaware 19947, (302) 856-7701.

MUNICIPAL PERMITS :

Individual municipalities within Delaware may enact planning and zoning requirements; within these municipalities, the parent county zoning requirements are not applicable. Information on these municipal requirements may be obtained through the assistance of the Delaware Development Office or the appropriate local planning department or commission.

The planning and zoning requirements of Wilmington, Delaware's largest city, are summarized below:

- The Wilmington Department of Licenses and Inspections issues permits for building features such as sprinkler systems and plumbing. The City has adopted the BOCA building code.
- Special review procedures for development in Waterfront Zoning Districts are required by the Department of Licenses and Inspections.
- Applications for rezoning and subdivisions are required by the Office of Planning. Subdivision review and approval is required if the proposed subdivision is located in a flood plain; is fully bounded by streets or rights-of-way; is larger than 2.5 acres; involves the dedication of land for public purposes; or is a condominium declaration.

For additional information contact the Wilmington Office of Planning, 800 French Street, Wilmington, Delaware 19801, (302) 571-4130.

Construction costs in Delaware are very low. Land prices are moderate and have increased at a slower rate than those in the average state. Operating costs are also below the national average. These factors translate into very attractive rental rates and building expenses for businesses in the State.

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Favorable Locational Factors Awarded by Appraisers	IX-2
Inexpensive Industrial Sites and Buildings	IX-3
Competitive Operating Costs for Buildings	IX-5
Wages of Construction Workers are Moderate	IX-6
Below-Average Office Rental Rates and An Adequate Supply	IX-7
Three Representative Buildings	IX-8

DELAWARE'S BUILDING COSTS ARE AMONG THE LOWEST IN THE NATION :

Several factors help keep construction costs low in Delaware. These include:

- Land costs that are considerably lower than other states.
- Construction materials that are abundant locally.
- Construction wages that are relatively low.
- Building operating costs which are low.

FAVORABLE LOCATIONAL FACTORS AWARDED BY APPRAISERS :

The most widely used appraisal manual places Delaware's costs of construction at or near the national average. The manual details factors which are used to compare the costs of standard buildings in various locations. Examples for 1985 include:

	Residential	Commercial
Wilmington and Dover, DELAWARE	1.00	1.01
Washington, DC	.94	.96
Chicago, Illinois	1.01	.99
Baltimore, Maryland	.92	.92
Boston, Massachusetts	1.07	1.08
Trenton, New Jersey	1.06	1.05
New York, New York	1.14	1.14
Cleveland, Ohio	1.17	1.10
Philadelphia, Pennsylvania	1.05	1.02
U. S. average	1.00	1.00

Source: This information is copyrighted by Robert Snow Means Company, Incorporated. It is reproduced from Means Square Foot Costs 1985, with permission.

INEXPENSIVE INDUSTRIAL SITES AND BUILDINGS :

Delaware land costs for industrial development are significantly lower than those in most other areas. The buildings compared are from a national survey of single story industrial-type buildings in suburban locations.

Sales Prices of Prime Industrial Sites
(Per Square Foot)

	Improved		Unimproved	
	2 - 5 Acres	10 or More Acres	Less Than 10 Acres	10 - 99 Acres
Wilmington, DELAWARE	$ .87	$ .50	$ .35	$ .25
Chicago, Illinois	1.79	1.21	.62	.47
Washington, DC	5.00	3.00	3.00	1.50
Baltimore, Maryland	1.90	1.90	.75	.45
Boston, Massachusetts	2.75	1.88	1.90	1.78
Northern New Jersey	2.27	1.59	1.36	.91
New York, New York	n.a.	n.a.	3.00	1.63
Cleveland, Ohio	1.30	1.20	.29	.18
Philadelphia, Pennsylvania	1.50	1.00	.96	.75

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1984, ranges averaged.

INEXPENSIVE INDUSTRIAL SITES AND BUILDINGS (continued):

In addition, construction costs of industrial buildings are competitive with the region. The following table describes these comparisons:

Construction Cost of Prime Industrial Buildings
(Per Square Foot)

	Prime High Technology	More Than 100,000 Square Feet	40,000-59,999 Square Feet	5,000-19,999 Square Feet
Wilmington, DELAWARE	$25.00	$ n.a.	$20.00	$30.00
Washington, DC	32.50	18.00	20.00	25.00
Chicago, Illinois	40.00	17.50	19.75	24.00
Baltimore, Maryland	30.00	16.00	20.00	27.00
Boston, Massachusetts	42.50	24.00	28.00	32.50
Northern, New Jersey	45.00	25.00	27.00	32.00
New York, New York	62.50	29.00	33.50	37.50
Cleveland, Ohio	41.75	19.00	23.25	29.00
Philadelphia, Pennsylvania	57.75	23.00	26.30	32.65

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1984, ranges averaged.

The Society of Industrial Realtors, in the fall of 1984, compared rental rates for prime industrial buildings of 40,000-60,000 square feet and found suburban Wilmington's rates at $2.50 per square foot to be 23% less than those in suburban Philadelphia and less than one-half the suburban New York rates.

COMPETITIVE OPERATING COSTS FOR BUILDINGS :

Operating costs for private sector office buildings in downtown areas vary widely. Wilmington's operating costs are competitive, as illustrated below.

Operating Costs for Office Buildings
($ Per Square Foot)

	Cleaning	Repair and Maintenance	Utilities	Roads, Grounds and Security	Administration	Total Fixed Expense	Total Leasing Expense	Total Payroll	Total Contracts
Wilmington, DELAWARE	1.05	NA	2.72	.86	.68	1.08	NA	1.18	.55
Baltimore, Maryland	.75	1.34	2.12	.48	.40	1.02	.12	1.55	.84
New York, New York	1.56	1.26	2.88	.18	.48	3.27	.17	1.04	1.80
Philadelphia, Pennsylvania	1.30	.97	2.09	.21	.36	1.35	.24	.81	1.83
Washington, DC	.65	.84	1.56	.10	.60	1.50	.29	.56	1.27
Boston, Massachusetts	1.02	1.31	1.27	.32	.76	3.00	.12	.63	1.36
Chicago, Illinois	1.42	1.54	1.70	.18	.66	2.44	.30	1.98	1.35
Cleveland, Ohio	1.24	1.17	1.97	.29	.45	.60	.14	1.50	1.21
Trenton, New Jersey	NA	NA	NA	NA	NA	NA	NA	NA	NA
U. S. average	.73	.80	1.55	.23	.54	1.03	.24	.60	1.31

Source: Reprinted from the 1984 BOMA Experience Exchange Report. Copyright 1984 by Building Owners and Managers Association International, Suite 200, 1250 Eye Street, N.W., Washington, DC 20005.

WAGES OF CONSTRUCTION WORKERS ARE MODERATE :

Union wages for construction workers in Delaware are lower than those in the average city, and most cities in the region. Nonunion workers receive approximately 80 % of the wages earned by union workers for each category of work.

Union Wage Index in Building Trades

	Wilmington and Dover, DELAWARE	Washington, DC	Chicago, Illinois	Baltimore, Maryland	Boston, Massachusetts	Trenton, New Jersey	New York, New York	Cleveland, Ohio	Philadelphia, Pennsylvania	U. S. Average
Electrical Work	.86	.86	.92	.82	.93	1.00	.97	.90	.94	1.00
Mechanical Work	.88	.92	.92	.86	.95	1.01	1.13	.97	1.00	1.00
Elevator Work	1.02	.87	1.05	.95	1.01	1.00	1.07	1.03	1.07	1.00
Painting and Decorating	.91	1.01	.94	1.01	1.06	1.04	.95	1.12	1.12	1.00
Flooring and Carpeting	.96	.97	1.08	.99	.97	1.00	1.28	1.16	1.01	1.00
Plastering	.96	.95	.95	.79	.94	1.00	1.00	1.07	1.00	1.00
Glass and Glazing	.91	.90	.90	.84	.85	.77	1.01	1.03	.91	1.00
Sheet Metal Work	.89	.99	1.01	.89	.95	.95	1.20	1.02	1.18	1.00
Roofing	.85	.79	.99	.71	.90	.97	1.08	1.02	1.03	1.00
Carpentry Work	.93	.92	1.00	.92	.95	1.01	1.19	1.07	1.05	1.00
Structural Steel	.93	.83	.95	.81	.87	.95	1.17	.93	.95	1.00
Masonry	.90	.99	.97	.89	.95	1.00	1.17	1.07	.99	1.00
Reinforcing Steel	.93	.83	.95	.81	.87	.95	.99	.93	.94	1.00
Concrete Work	.90	.99	.97	.89	.95	1.00	1.14	1.07	.99	1.00
Landscaping	.99	1.01	1.05	.89	1.01	1.00	1.27	1.29	1.07	1.00
Site Work - Earthwork	.88	.86	.87	.76	.87	1.00	.92	.90	.90	1.00

Source: From the 1984 Englesman's General Construction Cost Guide Copyright (c) 1984 by Van Nostrand Reinhold Company, reprinted by permission of the publisher.

BELOW-AVERAGE OFFICE RENTAL RATES AND AN ADEQUATE SUPPLY :

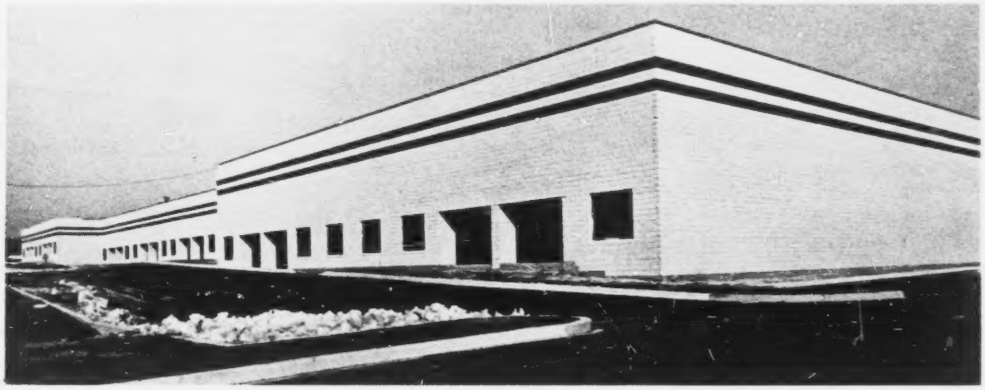
At the end of 1984, over 562,000 square feet of urban office space was available in New Castle County. Rental rates on Class A office space are very low compared with neighboring cities. Rental rates in urban Wilmington are 24% less than rates for similar space in Baltimore or Philadelphia and over 65% less than New York City rates.

Rental Rates on Class A Office Space

	December 1984	December 1983	December 1982	December 1981
Wilmington, DELAWARE				
Urban	$16.00	$15.75	$15.50	$12.50
Suburban	13.50	11.00	12.25	11.25
Washington, DC	30.00	24.67	23.11	24.00
Chicago, Illinois	18.75	18.50	18.50	19.00
Baltimore, Maryland	21.00	18.00	17.50	14.50
Boston, Massachusetts	22.76	26.04	29.00	25.00
New York, New York	46.78	41.60	44.50	37.00
Cleveland, Ohio	17.50	17.50	16.60	14.50
Philadelphia, Pennsylvania	21.00	18.75	17.50	15.50

Source: Jackson Cross, The Office Network, Houston, Texas, various issues and unpublished data. Rates are for urban locations unless otherwise indicated.

THREE REPRESENTATIVE BUILDINGS :



AIRPORT BUSINESS CENTER IV
February 1985 Completion
New Castle County

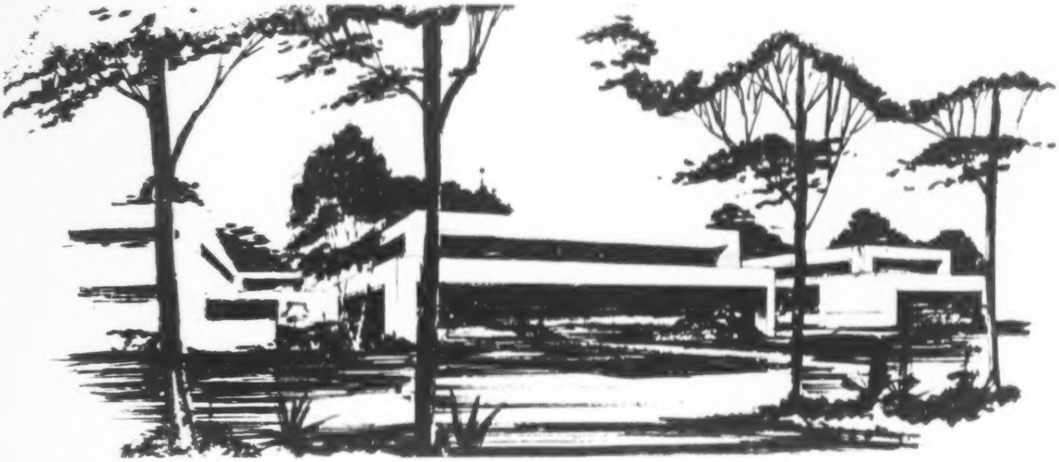
Cost Components	Total Cost	Cost/ Square Foot
Building Shell (includes warehouse lighting and heating	$ 823,000	$12.86
Site Work	177,000	2.77
Tenant Improvements (Allowance)	500,000	7.81
Total	$1,500,000	$23.44

Area
Building Size: 64,000 Square Feet.

Construction
Fluted block and steel.

Specific Features
Interior finish to tenant's specifications.

THREE REPRESENTATIVE BUILDINGS (continued) :



CHRISTIANA BUILDING AT UNIVERSITY PLAZA
April 1985
New Castle County

Cost Components	Total Cost	Cost/ Square Foot
Building Shell	$2,185,000	$27.04
Site Work	395,000	4.89
Tenant Improvements	326,000	4.03
Total	$2,906,000	$35.96

Area

80,800 square foot, 2 story office building.

Construction

Structural steel framing, brick exterior.

Specific Features

Atrium with skylights. Solar reflective insulating glass. Energy efficient heat pumps.

THREE REPRESENTATIVE BUILDINGS (continued):

LYNN KRISS WAREHOUSE
January 1983
Kent County

Cost Components	Total Cost	Cost/ Square Foot
Warehouse	$222,000	$ 9.65
Office	76,000	3.30
Site Work	42,000	1.83
Total	$340,000	$14.78

Area
Warehouse area - 19,300 square feet
Office area - 3,700 square feet
Total area - 23,000 square feet

Construction

Steel and masonry sidewalls with insulated metal roofing.

Specific Features

Entire building is dock height with ten shipping and receiving docks. Interior finished to tenant's specifications.

Delaware provides a wide variety of leisure time offerings, including world-class museums, historic sites, gardens, performing arts, unique festivals and other special events; varied tax-free shopping experiences and outdoor recreation facilities.

Even though it is situated in the midst of the densely-populated Northeast Corridor, Delaware has retained its extensive open space and easy-going lifestyle. Delaware residents can enjoy the comfortable lifestyle of their home state and tap the rich historic, cultural, and recreational attractions that are within a two hour drive.

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Land Costs are Very Low	X-5
Profile of Towns and Cities	X-6
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COST OF LIVING COMPARISONS :

In January 1985, the Runzheimer Company prepared a cost of living analysis for two cities in Delaware compared with the nation's "Standard City." Runzheimer used income levels of $25,000 and $50,000; assumed a family of four which owned its home; and compared transportation, tax, and housing costs. At the $25,000 income level, the cost of living in Wilmington and Dover was found to be 8.8% lower than that of the "Standard City" which represents the arithmetic mean of the living costs in 100 representative U. S. cities.

Index of Living Costs

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	91.2	94.3
Wilmington, DELAWARE	91.2	97.7
Washington, DC	106.4	109.1
Chicago, Illinois	103.7	104.0
Baltimore, Maryland	100.0	99.7
Boston, Massachusetts	114.7	114.3
Trenton, New Jersey	103.3	107.1
New York, New York	117.9	115.4
Cleveland, Ohio	103.5	100.8
Philadelphia, Pennsylvania	105.2	103.7
Standard City, USA	100.0	100.0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1985.

HOME PRICES ARE COMPETITIVE :

Homes in Delaware are available and affordable and, as a result, the predominant form of living in the State is in owner-occupied housing. The 1980 census indicated that over 69% of Delaware families owned their own homes, compared with the nationwide average of less than 65%.

Delaware offers a wide variety of housing choices, including Sussex County beach cottages, Kent County farmhouses and historical settings, and a wide assortment in New Castle County. A brief description of some Delaware communities is included later in this section. The average construction cost of a new home in Delaware was $58,800 in 1984, 14.2% less than the average construction cost of $68,500 nationwide. The average construction costs by county were $56,500 for New Castle; $49,800 for Kent; and $64,200 for Sussex.

The price an average family must pay for a home in Delaware is considerably below the national average and compares very favorably with the surrounding metropolitan areas. For example, a family earning $25,000 and purchasing homes of comparable size and quality can expect to pay 27% less than the national average for their home in Wilmington and 15% less for their home in Dover.

Average Home Market Value, by Income Level
January 1985

	Family Income	
	$25,000	$50,000
Wilmington, DELAWARE	$49,700	$118,400
Dover, DELAWARE	58,300	110,100
Washington, DC	86,500	184,300
Chicago, Illinois	73,800	144,900
Baltimore, Maryland	71,100	140,600
Boston, Massachusetts	92,300	192,200
Trenton, New Jersey	70,100	158,600
New York, New York	91,100	196,600
Cleveland, Ohio	73,900	130,900
Philadelphia, Pennsylvania	63,700	120,100
Standard City, USA	68,300	125,400

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1985.

HOMEOWNER INSURANCE RATES ARE LOW :

Delaware's homeowner insurance premiums are among the lowest in the region. The low premiums reflect the high quality of residential construction found in Delaware and the low number of property crimes. Excellent fire protection is available throughout the State because of adequate water supplies and systems as well as excellent fire company response times.

Average Insurance Premiums For Homeowners Multiple Peril Coverage

	Annual Average Premium
Wilmington, DELAWARE	$ 237
Washington, DC	326
Trenton, New Jersey	320
Utica, New York	342
Philadelphia, Pennsylvania	380

Source: Larson, Peter A., AICP, "A Comparison of Selected Insurance Rates in Several Territories Within Ten States In the Northeast," April 27, 1983.

LAND COSTS ARE VERY LOW :

Delaware's residential land prices are significantly lower than the U. S. average and any of the neighboring states. The following table illustrates comparable costs of land in 1976 and 1982, the most recent data available, for Delaware, the region, and the United States. It shows that residential land in the State is approximately half the cost per square foot of the average nationwide, and has only increased in price by $.16 per square foot over the seven-year period, compared with the U. S. average increase of $.24 per square foot.

Average Cost of Finished Residential Lot Per Square Foot

	1982	1976
DELAWARE	$ 0.56	$0.40
Washington, DC	12.76	n.a.
Maryland	1.57	1.07
New Jersey	1.32	0.79
New York	0.83	0.73
Pennsylvania	0.90	0.46
U. S. average	1.01	0.77

Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

The average residential lot in Delaware is significantly larger than the average for the region and the nation. For this reason, the average cost of a finished residential lot in the State is closer to the national average. However, the next table shows that residential property is still a bargain in Delaware, and that prices have not increased as much as those of the average state, or the neighboring states. The national average is 9% higher than Delaware's average price.

Average Cost of Finished Residential Lots by States

	1982	1976
DELAWARE	$12,894	$11,193
Washington, DC	25,700	n.a.
Maryland	20,850	14,690
New Jersey	19,105	15,809
New York	17,288	10,048
Pennsylvania	16,810	8,441
U. S. average	14,058	8,947

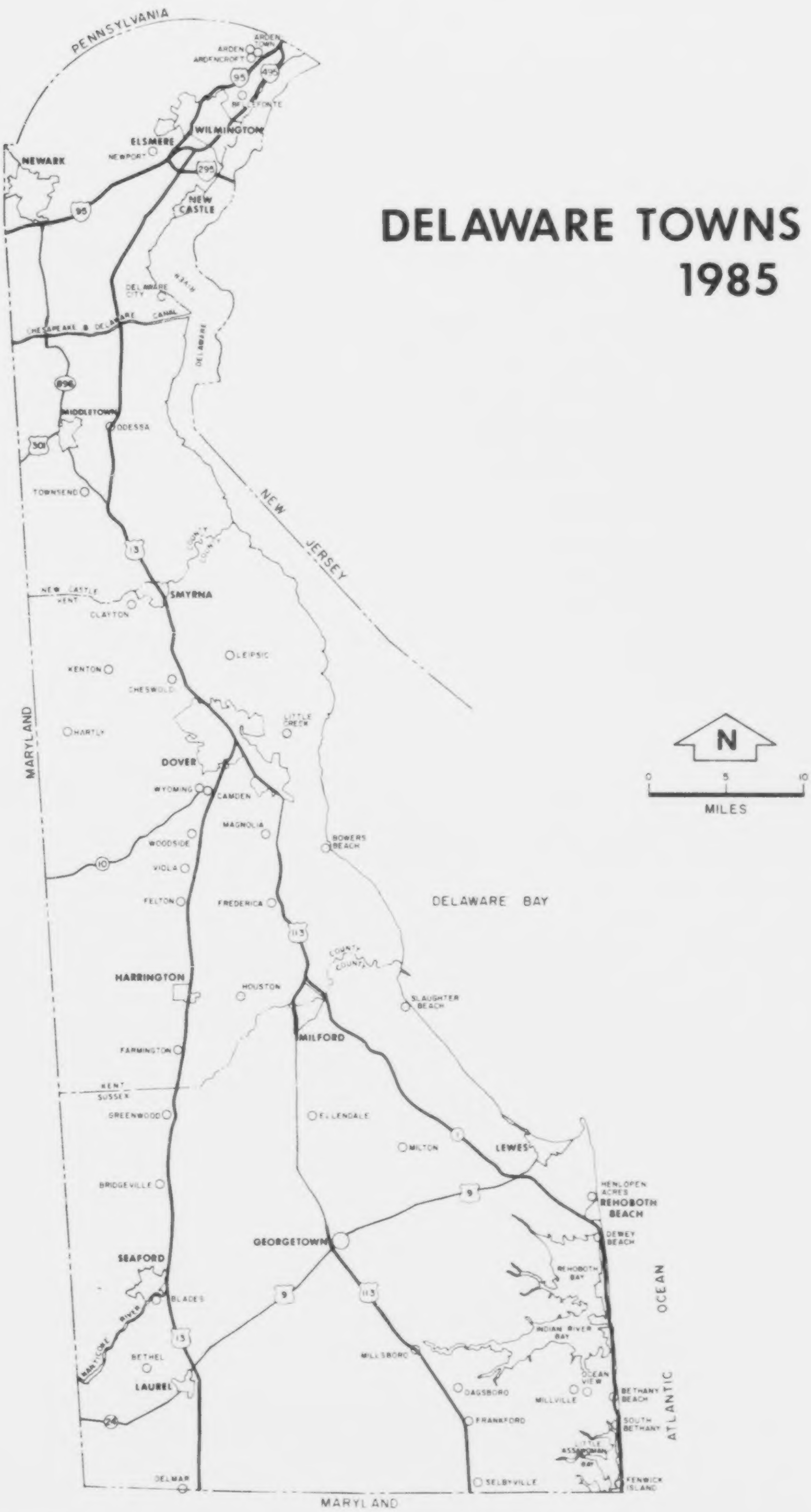
Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

PROFILE OF TOWNS AND CITIES :

There are 57 incorporated municipalities in Delaware with populations ranging from 106 to over 70,000 persons. There are 13 incorporated areas in New Castle County, 18 in Kent County, and 24 in Sussex County and two which are bi-county. Although the recent census classifies over 70% of the State's population as urban, only 31% resides within incorporated areas. Each of Delaware's towns and cities, a few of which are described below, has it's own unique history, charm, and atmosphere.

- Arden - An artisan community with an outdoor Shakespearean Theater.
- Wilmington - Delaware's largest city with a center-city shopping mall featuring outdoor cafes, a Second Empire style theater, and a complex of historic homes. There is a variety of ethnic neighborhoods interspersed with commercial districts and some elegant residential districts.
- New Castle - The State's original colonial capital and William Penn's first landing spot in North America, on the Delaware River.
- Newark - Home of the University of Delaware, numerous corporate headquarters and distribution centers.
- Dover - The capital of the State combines commercial growth and community progress with history and small-town charm.
- Harrington - The site of the annual Delaware State Fair and a major harness racing track.
- Milford - A town split by Kent and Sussex Counties which was founded as a shipbuilding town. Today it hosts the World Champion Weakfish Tournament which highlights Milford's continued ties to marine trades.
- Milton - A classic example of life in a small historic town. Its ice cream parlor serves the best in the State.
- Lewes - A quiet fishing village at the juncture of the Delaware Bay and Atlantic Ocean. Its harbor area is famous for its restaurants and charter fishing boats.
- Rehoboth Beach - Renamed "The Nation's Summer Capital," this nationally recognized seaside resort has a boardwalk with a full range of shops and restaurants.
- Millsboro - At the heart of Sussex County's back bay area, this town has Delaware's only Indian tribe, the Nanticokes.
- Seaford - Home of the DuPont Company's Nylon plant, this town combines sophistication with a "down-home" feeling.
- Laurel - A small farming community best known for its daily commodity auctions.
- Delmar - The Maryland-Delaware line splits this town which was the site of the initial Mason-Dixon survey marker.

DELAWARE TOWNS AND CITIES
1985


PENNSYLVANIA
ARDEN
ARDENTOWN
ARDENCROFT
95
495
BELLEFONTE
WILMINGTON
ELSMERE
NEWPORT
NEWARK
295
NEW CASTLE
95
DELAWARE CITY
CHESAPEAKE & DELAWARE CANAL
DELAWARE RIVER
896
MIDDLETOWN
ODESSA
301
TOWNSEND
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
CLAYTON
LEIPSIC
KENTON
CHESWOLD
LITTLE CREEK
HARTLY
MARYLAND
DOVER
WYOMING
CAMDEN
MAGNOLIA
BOWERS BEACH
WOODSIDE
10
VIOLA
FELTON
FREDERICA
DELAWARE BAY
113
KENT COUNTY
SUSSEX COUNTY
HARRINGTON
HOUSTON
SLAUGHTER BEACH
MILFORD
FARMINGTON
KENT
SUSSEX
GREENWOOD
ELLENDALE
MILTON
LEWES
BRIDGEVILLE
9
HENLOPEN ACRES
REHOBOTH BEACH
DEWEY BEACH
GEORGETOWN
SEAFORD
REHOBOTH BAY
BLADES
9
113
OCEAN
NANTICOKE RIVER
13
INDIAN RIVER BAY
BETHEL
MILLSBORO
OCEAN VIEW
LAUREL
DAGSBORO
MILLVILLE
BETHANY BEACH
ATLANTIC
24
FRANKFORD
SOUTH BETHANY
LITTLE ASSAWOMAN BAY
DELMAR
SELBYVILLE
FENWICK ISLAND
MARYLAND
N
0
5
10
MILES

SOURCE: DELAWARE DEPARTMENT OF TRANSPORTATION. "OFFICIAL MAP, DELAWARE HIGHWAYS."

OUTDOOR RECREATION AND OTHER ACTIVITIES :

Because Delaware has a moderate climate, many outdoor recreational activities can be pursued most of the year. There are many public and private facilities for freshwater and ocean swimming, fishing, tennis, golf, bicycling, boating, camping, hunting, and sightseeing, along with exceptional local, country and state recreational programs. Recreation activities are both abundant and inexpensive in Delaware. According to a recent study conducted by Runzheimer and Company, recreation costs in Dover were 4% below the national average, while recreation costs in Wilmington reflect the national average.

Parks

Delaware has an extensive and diversified system of State, county, and local parks. There are many publicly-supported recreation and arts programs which complement special clinics, lectures, and other community outreach programs offered by the State's public and private museums. Rockford Park, with its adjacent Brandywine Zoo, is a favorite for Wilmington's children.

Delaware's State parks and their special features include:

- Brandywine Creek - Fishing, nature center, and labeled hiking trails.
- Bellevue - Horseback riding, tennis, fishing, and fitness track.
- Walter S. Carpenter, Jr. - Nature trails and youth camping.
- Fort Delaware on Pea Patch Island - Boat ride to the island, fort with dungeons that served as a prisoner-of-war camp for Confederate soldiers, and museum.
- Lums Pond - Camping, boating, fishing, swimming, and hiking.
- Killens Pond - Pond and pool swimming, boating, fishing, and camping.
- Cape Henlopen - Atlantic Ocean beach, swimming, boating, and camping.
- Delaware Seashore - Fourteen miles of beaches, camping, surfing, swimming, and boating.
- Holt's Landing - Boat access to Indian River Bay, swimming, and fishing.
- Trap Pond - Camping, boating, fishing, swimming, and hiking, and the northernmost stand of bald cypress in North America.
- Fenwick Island - Atlantic Ocean beach, fishing, swimming, and surfing.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Boating

Calm lakes, inland bays, and the open waters of Delaware Bay provide excellent boating and sailing opportunities in Delaware. Public boat access facilities are available at Augustine, Woodland, and Bowers Beaches; Port Mahon, Cedar Creek, Milton, Lewes, Rosedale Beach, and Phillips Landing.

Fishing

During the season, Delaware Bay is alive with sea trout and bluefish, and the lower bays contain blues, flounder and taug. For a relaxing day of bay or deep-sea fishing, Delaware has a large contingent of boat captains offering charter and head boat services. Most are located in Lewes or Indian River Inlet and operate between April and November. Delaware has a growing list of outstanding fishing tournaments, including Milford's World Champion Weakfish Tournament.

Delaware beaches, which are rated among the ten best in the country by the nation's travel industry, also boast excellent surf fishing. For freshwater enthusiasts, Delaware has more than 30 public millponds that breed panfish, chain pickerel, largemouth bass, bluegills, and yellow perch.

Shellfishing

The hard clam and blue crab top the list of preferred shellfish in Delaware. Crabbing is popular on many piers, bridges, and canals, while clams are found in many sections of the Indian River, Rehoboth, and Little Assawoman Bays.

Hunting

Situated midway on the Atlantic Flyway, Delaware hosts large concentrations of wintering waterfowl, especially Canada geese. Quail, squirrels, cottontails, woodcock, white-tailed deer, and raccoon also offer excellent hunting throughout the State.

There are 30,000 acres of State wildlife areas and 6,000 acres of State forests open to public hunting. They provide 160 waterfowl blinds, most of which are accessible only by water. In addition, two State parks — Cape Henlopen and Delaware Seashore — offer public access areas for licensed hunters.

At Bombay Hook National Wildlife Refuge, restricted public hunting is permitted for deer, waterfowl, and, in one small area, upland game. Goosehunting is the major attraction of this area. About 3,500 of the Refuge's 15,200 acres are open to hunting. Prime Hook National Wildlife Refuge, with 8,817 acres, has 25 waterfowl blinds and numerous areas designated for upland game hunting.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Turf Facilities

Delaware has four racetracks. Brandywine and Harrington offer harness racing, while Dover Downs has a double track - one for harness and one for auto racing. Dover hosts two major NASCAR races each year. Thoroughbred fans enjoy Delaware Park. For steeplechase enthusiasts, the H. F. du Pont Winterthur Museum and Gardens sponsors a point-to-point horse race every May.

Shopping

Delaware offers a wide array of excellent shopping opportunities — all tax-free! Major shopping malls located within Delaware's larger communities and off the major highways in northern and central Delaware offer selection and convenience for shoppers. Delaware also boasts a wide selection of company outlet stores, discount stores, and antique shops.

Shopping may also be combined with historic touring and entertainment, especially in northern Delaware. Along pedestrianized Market Street Mall in downtown Wilmington, one will find shops, historic sites, a theater, offices, restaurants and sidewalk cafes — all in the compact commercial hub of Delaware's largest city. This mall bustles with activity at noon-time year-round. A full complement of unique museum shops and small boutique shopping centers, such as Greenville Center near Wilmington, also augment shopping possibilities in northern Delaware.

Harbor Cruises

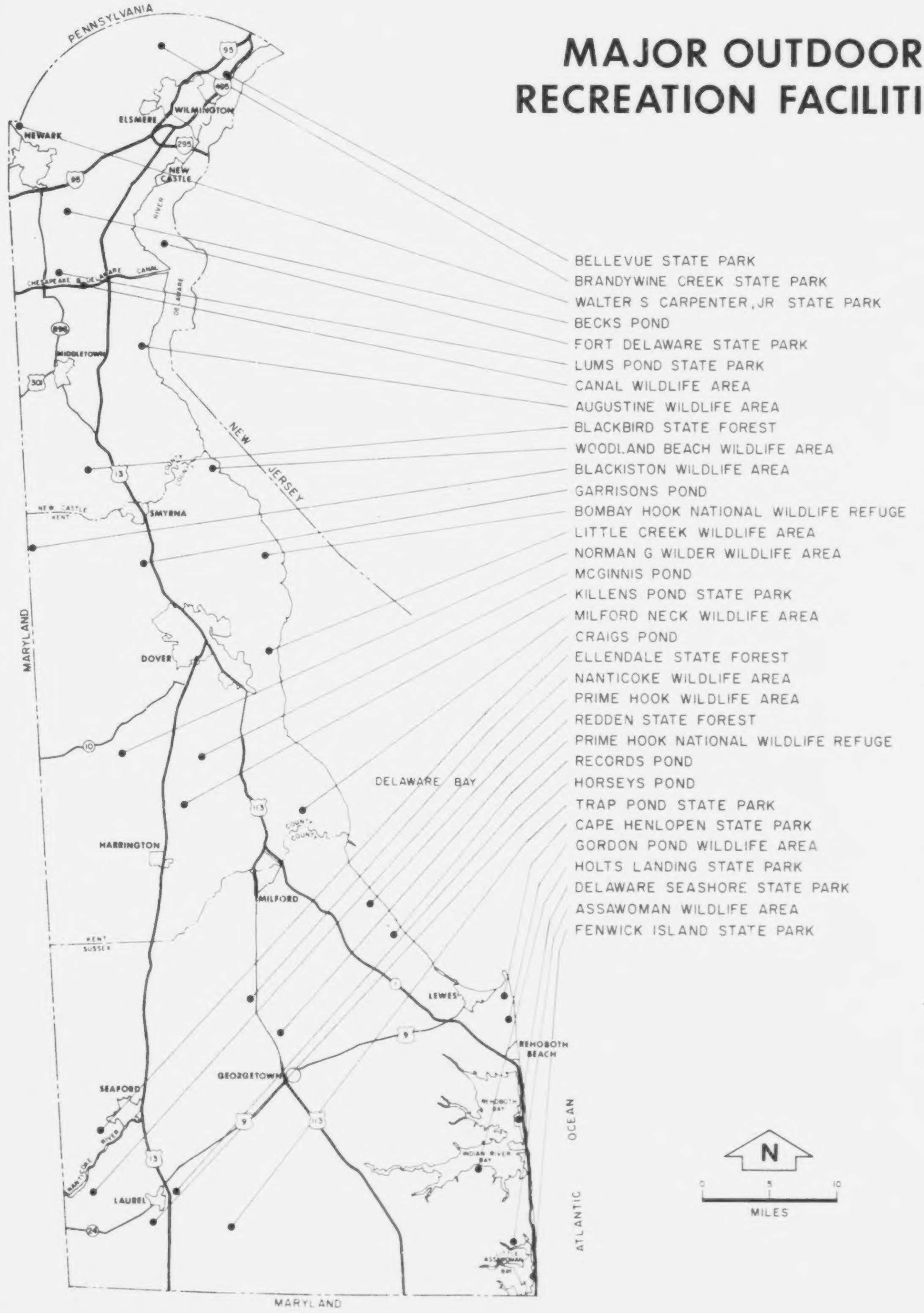
The MV Christina offers entertainment on lunch- or dinner-time cruises on the Christina and Delaware Rivers.

Other Leisure Activities

For those interested in learning about Delaware's rich history and in getting some light exercise at the same time, many of Delaware's cities provide historic walking tours. Most, such as Lewes, are self-guided tours, but Wilmington, New Castle, and Dover have guide services available to enhance the touring experience. Almost all of the larger parks and recreation areas in Delaware have marked nature trails. For runners, Lewes sponsors an annual Seashore Marathon.

The Wilmington Skating Club offers occasional performances. Two of its alumni are Olympic metalists Kitty and Peter Carruthers.

MAJOR OUTDOOR RECREATION FACILITIES


BELLEVUE STATE PARK
BRANDYWINE CREEK STATE PARK
WALTER S CARPENTER, JR STATE PARK
BECKS POND
FORT DELAWARE STATE PARK
LUMS POND STATE PARK
CANAL WILDLIFE AREA
AUGUSTINE WILDLIFE AREA
BLACKBIRD STATE FOREST
WOODLAND BEACH WILDLIFE AREA
BLACKISTON WILDLIFE AREA
GARRISONS POND
BOMBAY HOOK NATIONAL WILDLIFE REFUGE
LITTLE CREEK WILDLIFE AREA
NORMAN G WILDER WILDLIFE AREA
MCGINNIS POND
KILLENS POND STATE PARK
MILFORD NECK WILDLIFE AREA
CRAIGS POND
ELLENDALE STATE FOREST
NANTICOKE WILDLIFE AREA
PRIME HOOK WILDLIFE AREA
REDDEN STATE FOREST
PRIME HOOK NATIONAL WILDLIFE REFUGE
RECORDS POND
HORSEYS POND
TRAP POND STATE PARK
CAPE HENLOPEN STATE PARK
GORDON POND WILDLIFE AREA
HOLTS LANDING STATE PARK
DELAWARE SEASHORE STATE PARK
ASSAWOMAN WILDLIFE AREA
FENWICK ISLAND STATE PARK
PENNSYLVANIA
NEWARK
ELSMERE
WILMINGTON
NEW CASTLE
CHESAPEAKE & DELAWARE CANAL
MIDDLETOWN
NEW JERSEY
SMYRNA
NEW CASTLE
KENT
MARYLAND
DOVER
DELAWARE BAY
HARRINGTON
MILFORD
KENT
SUSSEX
LEWES
REHOBOTH BEACH
GEORGETOWN
SEAFORD
LAUREL
OCEAN
ATLANTIC
N
0 5 10
MILES
MARYLAND

SOURCE: DELAWARE DEVELOPMENT OFFICE

MAJOR HISTORIC AND CULTURAL ATTRACTIONS :

Historic Sites and Districts

- Wilmington
    - Willingtown Square and Old Town Hall - Located on Market Street Mall, a group of 18th century homes. The Town Hall contains a museum of Delaware silver and furniture belonging to the Historical Society of Delaware.
    - Fort Christina - This is the site of the first permanent settlement in Delaware. In 1638, the first Swedish immigrants to North America landed here.
    - Old Swedes Church - Oldest church in America standing as originally built and regularly used for religious services.

- Brandywine Valley - The rolling hills of the area north and west of Wilmington are home to fine museums and elegant country estates.

- Old New Castle - Delaware colonial capital on the Delaware River, featuring:
    - Amstel House - Early 18th century home of New Castle's famous "green umbrella" and headquarters of the New Castle Historical Society.
    - Old Dutch House - A 17th century home depicting the influence of the Dutch on life in Delaware.
    - New Castle Court House
    - Old Court House - Built in 1732, this building once was Delaware's colonial capitol building and county seat.
    - Immanuel Episcopal Church - Built in 1703, the first church of England Parish in Delaware.
    - George Read II House - A notable example of Georgian architecture.

- Odessa - This town features a district of historic homes and three properties owned and operated by Winterthur - the Brick Hotel, which houses an outstanding collection of American silver, the Corbit-Sharp House, and the Wilson-Warner House.

- Smyrna - The Lindens and The Plank House are focal points of what once was Duck Creek Village (c. 1700).

- Dover - Centered around William Penn's Green is Dover's historic district, including:
    - Christ Episcopal Church - Built in 1734, it is the burial site of Caesar Rodney, a signer of the Declaration of Independence.
    - Old State House - Located on the Green, this is the second oldest statehouse in the country. It still serves as Delaware's ceremonial capital, although all government activity has been transferred to nearby Legislative Hall.
    - McDowell-Collins Country Store House - A mercantile museum furnished in turn-of-the-century period is the starting point for walking tours of Dover.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

- South of Dover, John Dickinson Mansion - This is the boyhood home of John Dickinson, "Penman of the Revolution."
- Frederica, Barratt's Chapel - Known as the "Cradle of Methodism in America," this chapel holds Sunday evening services during the summer.
- South Bowers, Island Field Site and Archaeological Museum - A museum built over a prehistoric Indian cemetery.
- Lewes Historic District - Features a marine museum, Thompson Country Store, Rabbit's Ferry House, Burton-Ingram House, Plank House, and Old Doctor's Office. Nearby is the Zwaanendael Museum, erected in 1931 to commemorate the first settlement in Delaware by the Dutch.
- Georgetown - Centerpiece of this town is "The Circle," a picturesque town common that is the site for the traditional "Return Day" held after every election when winners and losers meet and greet. Both the old and new Sussex County courthouses are nearby.
- Fenwick Island, Lighthouse - A familiar landmark to sailors, this is near the base of one of the first marker of the Delaware-Maryland border.
- Delmar - The first Mason-Dixon marker, and the "highball signal" and a small museum of relics from the Delmarva Peninsula's railroad may be found west of town.

Museums

- Brandywine Valley Museums - Within a ten-square-mile area, a collection of some of the finest museums in the country. They include:
  - H. F. du Pont Winterthur Museum and Gardens - The world's finest collection of American decorative arts, 1640-1840, with extensive gardens in the style of an English country park.
  - Delaware Museum of Natural History - One hundred exhibits including over one million bird eggs, the third largest collection of seashells in the Western Hemisphere, and an international collection of mammals. Features a living Australian barrier reef.
  - Hagley Museum and Eleutherian Mills - A museum of 19th Century industrial life, including the first Du Pont powder mills and the du Pont family homestead and gardens.
  - Nemours - the magnificent Louis XVI-style chateau and gardens built for Alfred I. du Pont in 1909-1910.
  - Longwood Gardens - The world's largest display gardens with a four-acre Conservatory, open-air theater and illuminated fountains.
  - Brandywine River Museum - A restored century-old gristmill featuring the Wyeth family collection of paintings and the Brandywine tradition of illustration.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

- Rockwood - The Victorian period in Delaware illustrated by a house and gardens.
- Delaware Art Museum - Built to house the works of Howard Pyle, this museum specializes in American art and has the second largest collection of 19th Century English Pre-Raphaelite paintings in the world.

- Delaware Agricultural Museum - With creative displays and special events, this museum depicts 200 years of farm living on the Delmarva Peninsula.

- Delaware State Museum - A small complex of buildings in downtown Dover, featuring exhibits on all aspects of Delaware life and the country's only complete collection of Victor Talking Machines.

Performing Arts

- Grand Opera House - This meticulously restored 1871 victorian opera house with its majestic cast-iron facade hosts a wide variety of world class performing artists. It also serves as the home of the Delaware Symphony and OperaDelaware.

- The Playhouse - Located in the Du Pont Building, Wilmington, this theater shows first-run Broadway plays year-round.

- Delaware Theatre Company - A resident, professional troupe produces a full season of plays in downtown Wilmington and throughout the State.

- Other Theaters - The Delaware Dinner Theater in Wilmington, the Candlelight Music Dinner Theater in Arden, and the Three Little Bakers Dinner Theater provide a variety of shows throughout the year. In addition, Wilmington, Newark, Dover, and Georgetown have active local community theater groups. Dover's ballet company is known for its annual performance of "The Nutcracker" and for producing fine professional dancers. Summer theater is offered at Longwood Gardens' open-air theater.

Miscellaneous Historic and Cultural Attractions

- Wilmington and Western Railroad - Authentic turn-of-the-century steam train that schedules weekend trips through the scenic Red Clay Valley.

- Lincoln Room of the University of Delaware - Located at the University's Goodstay Center, this collection contains over 2,000 items pertaining to Lincoln's public career and private life.

- Woodland Ferry - A three-cable ferry that has operated on the Nanticoke River since 1793.

- Rehoboth Art League - Housed in the Homestead, this League conducts exhibits and classes during the summer.

OTHER ATTRACTIONS WITHIN A TWO-HOUR DRIVE :

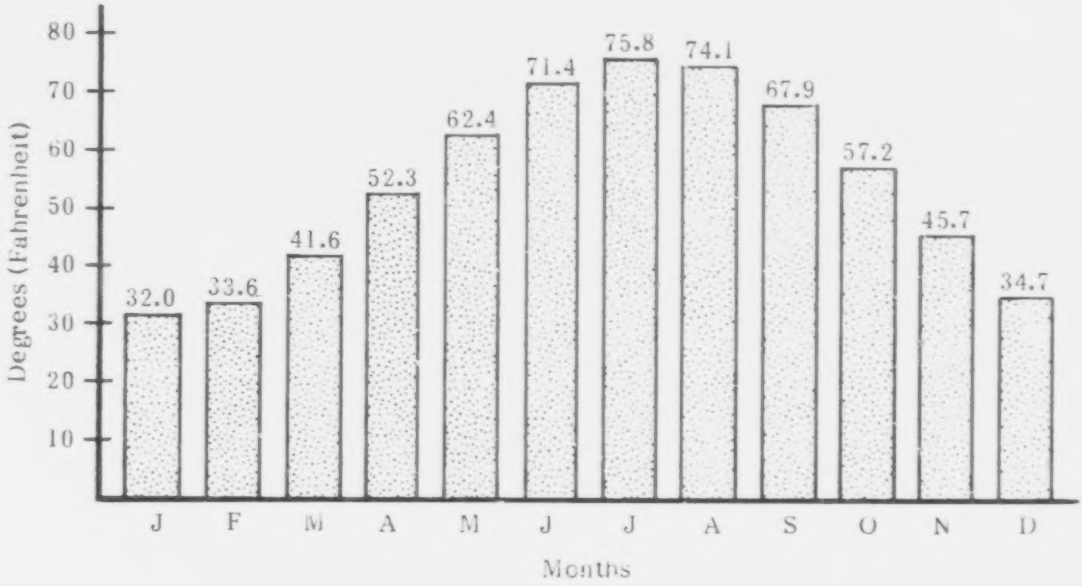
The following list illustrates some of the major historic and cultural attractions as well as other recreational activities which are within easy reach of all points in Delaware.

- Metropolitan New York and New Jersey
  - Historic and Museums - South Street Seaport, Metropolitan Museum of Art, Museum of Modern Art, the Whitney Museum, and Smithville.
  - Performing Arts - Lincoln Center, Carnegie Hall, and shows on and off Broadway.
  - Sports - Yankees and Mets baseball, Jets, Giants and USFL football, Islanders and Rangers hockey, Knicks and Nets basketball, and Cosmos soccer.
  - Gambling Casinos and Beaches - Atlantic City, quaint Cape May.
  - Cruises - New York harbor and the Hudson River.
  - Shopping - A wide assortment in New York City and outlet stores in Flemington, New Jersey.
- Philadelphia and Nearby Pennsylvania
  - Historic and Museums - Independence Mall, Society Hill, Valley Forge, Philadelphia Museum of Art, the Rodin Museum, and the Franklin Institute.
  - Performing Arts - Philadelphia Orchestra, The Pennsylvania Opera Theatre, Pennsylvania Ballet, and live theatre.
  - Sports - Phillies baseball, Eagles football, Flyers hockey, Fever soccer, and 76'ers basketball.
  - Theme Park - Sesame Place, Hershey.
  - Shopping - Antiquing in Bucks County, Lancaster Farmers' Market, outlet shops in Reading, and King-of-Prussia Plaza.
  - Winter Sports and Whitewater Canoeing - Pocono Mountains.
- Baltimore and Annapolis
  - Historic and Museums - Fort McHenry, Walters Gallery, B & O Railroad Museum, National Aquarium, and the Maryland Science Museum.
  - Performing Arts - Baltimore Symphony, Mechanic Theatre, Center State.
  - Sports - Orioles baseball, Blast soccer, and USFL football.
  - Boating - Chesapeake Bay Sailing, and Baltimore harbor paddle-boating.
- Metropolitan Washington, DC
  - Historic and Museums - The White House, the Smithsonian Institution, and Halls of Congress.
  - Performing Arts - The Kennedy Center, Wolf Trap, Arena Stage.
  - Sports - Redskins football, Capitols hockey, and Bullets basketball.
  - Boating - Cruises on the Potomac River.
  - Parks - Great Falls of the Potomac, National Zoo, and National Arboretum.
- Eastern Shore of Maryland and Virginia
  - Historic and Museums - Walking tours of St. Michaels and Easton, Maryland, the Waterfowl Museum in Salisbury and Maritime Museum in St. Michaels, Maryland.
  - Boating - Charter and head boat operations throughout the area, cruises from Crisfield to Smith and Tangier Islands, coastal cruises from Ocean City.

MODERATE AND PLEASANT CLIMATE :

One of Delaware's attractive assets is a generally moderate and pleasant climate with a normal daily mean temperature of 54 degrees Fahrenheit. The State experiences four distinct seasons with an average monthly temperature range of 32 to 76 degrees, and an annual average of 40 inches of precipitation. The State's climate provides the agricultural industry the advantage of double, and often triple, cropping.

Average Temperature by Months - Delaware



Source: U. S. Department of Commerce, Bureau of the Census, Statistical Abstract of the United States, 1985.

LOWER INCIDENCE OF MAJOR CRIME :

Compared with both the nation and its neighboring states, Delaware should be considered a relatively safe place to work and live, as illustrated by the table below. On a per capita basis, Delaware experienced 46% fewer robberies, 21% fewer motor vehicle thefts and 51% fewer murders than the average for the nation in 1983. State data for 1984 indicates murders and aggravated assaults are down 19% and 31%, respectively, and robberies are down 4% from 1982 levels.

Violent Crimes*
(Per 100,000 Population)

	Delaware	Regional Average**	United States
1984	451.9	n.a.	n.a.
1983	459.1	654.3	455.9
1982	559.8	701.9	555.4
1981	509.2	739.9	577.0
1980	475.1	712.3	581.1

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* Violent crimes include murder, rape, aggravated assault and robbery.

** Mideastern states are Maryland, New Jersey, New York and Pennsylvania.

Source: U.S. Department of Justice, Federal Bureau of Investigation, Crime in the United States Uniform Crime Report, 1983; Delaware Department of Public Safety, Delaware State Police, unpublished data.

A FULL RANGE OF HEALTH CARE SERVICES :

Medical facilities include short-term acute care hospitals, nursing homes, mental health facilities, a veterans' hospital, and a military hospital. These facilities, which provide medical services to all geographic areas of the State, are outlined in the table below.

Delaware Health Care Facilities: 1985

Type	Number	Care	Beds
General Hospitals	7	Short-term Acute	1,908*
Veterans Hospitals	1	Short-term Acute	294
Military Hospitals	1	Short-term Acute	35
Nursing Homes	45	Long-term & Intermediate	4,072***
Mental Health Facilities	8**	Psychiatric	783

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* Excluding psychiatric.

** Four of these facilities are located in short-term acute care general hospitals.

*** Existing and approved.

The Medical Center of Delaware, Inc., a multi-division facility, has recently completed a $140 million construction and renovation project. This project upgraded some existing facilities and replace others with a new, multi-building medical complex located halfway between Wilmington and Newark, adjacent to Interstate 95.

Emergency care is provided by area hospitals which have emergency treatment facilities staffed on a 24-hour basis. Forty-eight ambulance companies provide emergency medical response to all areas of the State.

The Alfred I. duPont Institute provides diagnostic treatment, education and research on orthopedic, plastic surgery, neuromuscular disorders and other developmental problems for children.

Delaware's close proximity to major military and teaching hospitals located in the Washington, DC, Baltimore, and Philadelphia areas expand the health-care opportunities available to State residents.

A FULL RANGE OF HEALTH CARE SERVICES (continued) :

In addition to a full range of medical facilities, Delaware has attracted a sufficient number of medical personnel to serve the health needs of Delaware residents, as indicated in the table below.

Licensed Medical Personnel, 1983
(Rate Per 100,000 of Population)

Occupation	Total	Occupation	Total
Physicians	223.8	Registered Nurses	1,227.7
Dentists	51.4	Speech Pathologists	19.4
Physical Therapists	40.1	Pharmacists	114.7

Source: Bureau of Health Planning and Resources Development, Delaware Department of Health and Social Services, Delaware Health Profile, 1984.

LOWER HEALTH CARE COSTS :

The cost of health care is a major concern of both business and individuals. Delaware health care costs compare very favorably with the nation as illustrated below.

Health Care Expenditures
Delaware and the United States: 1980 and 1981E

	Delaware			United States		
Personal Health Care Expenditure	Per Capita 1980	Per Capita 1981E	1980-1981 % Inc. or (Dec.)	Per Capita 1980	Per Capita 1981E	1980-1981 % Inc. or (Dec.)
Hospital Care	$367.3	$415.2	13.0	$406.6	$471.0	15.8
Physicians' Services	198.5	217.7	9.7	192.0	220.0	14.6
Dentists' Services	46.3	50.3	8.6	64.9	73.5	13.3
Drugs and Medical Sundries	77.1	86.6	12.3	79.0	88.8	12.4
Nursing Home Care	86.2	85.6	(0.7)	85.2	98.0	15.0
Other Personal Care	67.5	74.3	10.1	67.5	74.3	10.1
Government Public Health	27.8	30.3	9.0	28.3	34.1	20.5
Total	$870.7	$960.0	10.3	$923.5	$1,059.7	14.7

Source: Bureau of Health Planning and Resources Development, Department of Health and Social Services, Delaware Health Profile, 1984.

DELAWARE
SMALL WONDER

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